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Attachment A – Partner Documentation

State of Missouri

MOAttA-PartnerDocumentation.pdf

Attachment A – Partner Documentation

**PARTNERSHIP AGREEMENT
BETWEEN THE MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
AND
ST. LOUIS COUNTY
FOR
Community Development Block Grant National Disaster Resilience Competition
(CDBG-NDR)**

THIS AGREEMENT, entered this 21 day of October, 2015 by and between the Missouri Department of Economic Development (herein called the “Applicant/Grantee”) and St. Louis County (herein called the “Partner/Sub-Recipient”).

WHEREAS, the Applicant/Grantee has applied for funds from the United States Department of Housing and Urban Development under the Disaster Relief Appropriations Act, 2013, Public Law 113-2, for the Community Development Block Grant National Disaster Resilience Competition (CDBG-NDR); and

WHEREAS, the Applicant/Grantee wishes to engage the Partner/Sub-Recipient to assist the Applicant/Grantee in using administering and distributing such funds, if awarded; and

WHEREAS, the Applicant/Grantee and the Partner/Sub-Recipient share a mutual interest in furthering the economic resilience of the households and communities in the “Target Area”, as described in Exhibit A; and

WHEREAS, the Applicant/Grantee, the Partner/Sub-Recipient have been actively engaged in the development of the proposal to HUD along with the St. Louis Economic Development Partnership;

NOW, THEREFORE, it is agreed between the parties hereto, contingent upon the award of CDBG-NDR funds to the Applicant, that;

I. APPLICANT/GRANTEE – PARTNER/SUB-RECIPIENT AGREEMENT

- a. Through the execution of this document the Applicant/Grantee and the Partner/Sub-Recipient indicate their mutual intent and obligation to execute a subsequent written Funding Approval and Grant Agreement, in a form substantially similar to the example provided herein as Exhibit B, which details the final budget, activities, and the use of the CDBG-NDR funds in a manner consistent with all previous Recipient/Sub-Recipient relationships; and
- b. The parties recognize and affirm that the proposed Funding Approval and Grant Agreement, (Exhibit B) conforms with all CDBG-NDR requirements and requires the Applicant/Grantee and the Partner/Sub-Recipient to comply with all applicable CDBG-

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NDR requirements, including those found in Disaster Relief Appropriations Act, 2013 (Public Law 113-2), title I of the Housing and Community Development Act of 1974 (42 USC 5302 et seq.), the CDBG program regulations at 24 CFR part 570, the Notice of Funding Availability for HUD's National Community Development Block Grant Resilient Disaster Recovery Allocation and any subsequent published amendments (the CDBG-NDR NOFA), and the Applicant's CDBG-NDR NOFA application.

- c. In order to secure positive outcomes through strong program management and diligent compliance oversight and financial management of the grant funds the Applicant/Grantee and the Partner/Sub-Recipient mutually agree to conform staff and solicit private consultants in a manner consistent with the organizational chart attached herein as Exhibit C and recognize their roles and responsibilities with the administration of such CDBG funds.
- d. The Applicant/Grantee and the Partner/Sub-Recipient mutually agree that no funds shall be transferred between the Applicant/Grantee and the Partner/Sub-Recipient until such time as:
 - a. The Funding Approval and Grant Agreement is fully executed including determination of an adequate amount of Administrative compensation between the Applicant/Grantee and the Partner/Sub-Recipient to offset any costs incurred by the Partner/Sub-Recipient during the life of the project; and,
 - b. All relevant Environmental Review requirements have been met (first tier, as applicable); and
 - c. The Applicant/Grantee has delivered to Partner/Sub-Recipient a "Release of Funds and Notice to Proceed."

II. SCOPE OF SERVICE

A. Activities

The Partner/Sub-Recipient shall participate with the Applicant/Grantee and the St. Louis Economic Development Partnership to administer the "Building on Our Assets Program" within the identified "Target Area" (Exhibit A) including such activities as:

- a. Partnering with the Applicant/Grantee on the procurement of experienced firms identified to assist with program management and capacity building and compliance oversight necessary to achieve program implementation and success;
- b. Executing the agreement with the previously procured benefit:cost analyst firm;
- c. Outlining and approving an acceptable Request for Funds and source documentation process for use by the compliance contractor from which grant funds may be drawn and expended;
- d. Informing stakeholders of and attending the pre-grant conference and seminar on resilience planned for November in St. Louis;

- e. Reviewing, editing and providing feedback on drafts during the production of Part 1 and Part 2 application materials intended for potential Sub-recipients of the Program funds;
- f. Assisting with the solicitation of qualified and innovative, eligible non-profit firms with the capacity and desire to initiate Program activities;
- g. Participating with the identification and selection of “Pitch In” panelists;
- h. Attending and participating in the “Pitch In” event;
- i. Assisting with the review and final selection of Part 1 Sub-Recipient candidates including ensuring a positive benefit:cost analysis provided by the consulting firm;
- j. Executing Part 1 “planning grants” to selected Sub-Recipient organizations;
- k. Assisting with the review and final selection of the Part 2 Sub-Recipients and executing Sub-Recipient – Sub-Recipient agreement(s) with each which outlines the details of their respective program activities including a required quarterly reporting mechanism;
- l. Participating with the Applicant/Grantee on all scheduled performance reviews, compliance monitoring and assisting the Applicant/Grantee, to correct any deficiencies in timeline compliance and successful Program implementation; and
- m. Maintaining financial management oversight of all grant activities, as required.

B. Project Schedule

CDBG-NDR funding is subject to strict statutory deadlines for expenditure. In accordance with section 904(c) of title IX of the Disaster Relief Appropriations Act, 2013, a Recipient is required to expend all CDBG-NDR funds within two years of the date that HUD signs the grant agreement, however, the Applicant/Grantee has requested a waiver of the expenditure deadline.

Assuming acceptance of the waiver, the Applicant/Grantee and the Partner/Sub-Recipient mutually agree to obligate all of the grant funds by September 30, 2017 and expend them in accordance with (or more expedient than) the 5 year Program Schedule as outlined in Exhibit D.

C. Staffing

The Applicant/Grantee and Partner/Sub-Recipient have enjoyed a successful grantor/grantee relationship. The parties agree to the staffing, duties, and organizational chart as outlined in Exhibit C attached hereto. Any changes in the key personnel assigned or their general responsibilities under this project are subject to the prior approval of the Applicant/Grantee.

D. Direct Financial Commitments

The Partner/Sub-Recipient (St. Louis County) commits to providing \$500,000 per year for five years in HOME Investment Partnership funds for an aggregate total of \$2.5 million, and \$50,000 per year for five years in Community Development Block Grant (CDBG) funds for an aggregate total of \$250,000, as part of the NDRC application. The proposed uses of those funds are outlined as leverage in Exhibit E attached hereto and are subject to change of line item activity or use only, not amount, pending final approval of grant funds from HUD. Any amendment to the use of the funds committed shall be made consistent with the activities applied for and approved under the Building on Our Assets Program and consistent with the required benefit:cost analysis performed.

The Applicant/Grantee commits to providing at least \$25,000 from the Division of Business and Community Services, \$500,000 of tax credits via the Neighborhood Assistance Program (to leverage \$1 million in donations) and \$200,000 from the Division of Workforce Development for an aggregate total of \$1,225,000, as part of the NDRC application. The proposed uses of those funds are outlined as leverage in Exhibit E attached hereto and are subject to change of line item activity use only, not amount, pending final approval of grant funds from HUD. Any amendment to the use of the funds committed shall be made consistent with the activities applied for and approved under the Building on Our Assets Program and consistent with the required benefit:cost analysis performed.

III. BUDGET

The proposed budget is attached hereto as Exhibit E. The budget is subject to change pending final approval of grant funds from HUD. Any subsequent amendments to the budget must be approved in writing by both the Applicant/Grantee and the Partner/Sub-Recipient.

IV. SPECIAL CONDITIONS

V. SEVERABILITY

If any provision of this Agreement is held invalid, the remainder of the Agreement shall not be affected thereby and all other parts of this Agreement shall nevertheless be in full force and effect.

VI. SECTION HEADINGS AND SUBHEADINGS

The section headings and subheadings contained in this Agreement are included for convenience only and shall not limit or otherwise affect the terms of this Agreement.

VII. WAIVER

The Applicant/Grantee's failure to act with respect to a breach by the Partner/Sub-Recipient does not waive its right to act with respect to subsequent or similar breaches.

The failure of the Applicant/Grantee to exercise or enforce any right or provision shall not constitute a waiver of such right or provision.

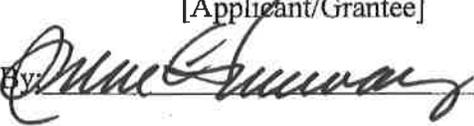
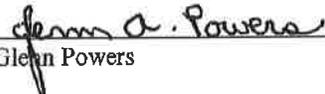
VIII. ENTIRE AGREEMENT

This Agreement between the Partner/Sub-Recipient and the Applicant/Grantee for the use of CDBG-NDR funds, supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written between the Partner/Sub-Recipient and the Applicant/Grantee with respect to this Agreement. By way of signing this agreement, the Partner/Sub-Recipient is bound to perform the agreements within this agreement or any HUD approved amendment thereof. Any amendment to this agreement must receive prior approval by HUD.

Missouri NDRC Phase 2 – Attachment A – Partner Documentation

Date 10-21-15

IN WITNESS WHEREOF, the Parties have executed this contract as of the date first written above.

[Applicant/Grantee]	[Partner/Sub-Recipient]
By: <u></u>	By: <u></u> Glenn Powers
Title: <u>DIRECTOR, BCS</u>	Title: <u>Director of Planning</u>
Attest: <u></u>	Attest: <u></u>
By: <u>Nathan Nickolaus</u>	By: <u>Jim Holtzman</u>
Title: <u>General Counsel</u>	Title: <u>Director of Community Development</u>

Attachments:

- Exhibit A: Target Area map
- Exhibit B: Funding Approval and Grant Agreement
- Exhibit C: Organizational Chart
- Exhibit D: Program Schedule and Timeline
- Exhibit E: Budget and Leverage Commitments

Attachment A – Partner Documentation

**PARTNERSHIP AGREEMENT
BETWEEN THE MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
AND
ST. LOUIS ECONOMIC DEVELOPMENT PARTNERSHIP
FOR
Community Development Block Grant National Disaster Resilience Competition
(CDBG-NDR)**

THIS AGREEMENT, entered this 22 day of OCTOBER, 2015 by and between the Missouri Department of Economic Development (herein called the “Applicant/Grantee”) and St. Louis Economic Development Partnership (herein called the “Partner”).

WHEREAS, the Applicant/Grantee has applied for funds from the United States Department of Housing and Urban Development under the Disaster Relief Appropriations Act, 2013, Public Law 113-2, for the Community Development Block Grant National Disaster Resilience (CDBG-NDR) competition; and

WHEREAS, the Applicant/Grantee wishes to engage the Partner to assist the Applicant/Grantee in distributing such funds, if awarded; and

WHEREAS, the Applicant/Grantee and the Partner share a mutual interest in furthering the economic resilience of the households and communities in the “Target Area”, as described in Exhibit A; and

WHEREAS, the Applicant/Grantee and the Partner have been actively engaged in the development of the proposal to HUD along with St. Louis County; and

WHEREAS, the Applicant/Grantee and St. Louis County have entered into an agreement similar to this Agreement with respect to the CDBG-NDR competition and funds, such that references herein (or in any of the exhibits attached hereto) to ‘Partners’ shall be understood to mean St. Louis Economic Development Partnership and St. Louis County, as contracting partners with Applicant/Grantee.

NOW THEREFORE, it is agreed between the parties hereto, contingent upon the award of CDBG-NDR funds to the Applicant/Grantee as follows:

I. APPLICANT/GRANTEE – PARTNER

- a. The Partner agrees to serve as an advisor to the Applicant/Grantee and St. Louis County on the implementation of the Building on Our Assets Program.

II. SCOPE OF SERVICE

A. Activities

The Partner shall participate with the Applicant/Grantee and St. Louis County to provide technical assistance toward the successful administration of the “Building on Our Assets Program” within the identified “Target Area” (Exhibit A) including such activities as:

- a. Partnering with the Applicant/Grantee and St. Louis County on the procurement of experienced firms identified to assist with program management and capacity building and compliance oversight necessary to achieve Program implementation and success;
- b. Informing stakeholders of and attending the pre-grant “conference and seminar on ‘resilience’” planned for November in St. Louis;
- c. Reviewing, editing and providing feedback on drafts during the production of Part 1 and Part 2 application materials intended for potential Sub-recipients of the Program funds;
- d. Assisting with the solicitation of qualified and innovative, eligible non-profit firms with the capacity and desire to initiate Program activities;
- e. Participating with the identification and selection of “Pitch In” panelists;
- f. Attending and participating in the “Pitch In” event;
- g. Assisting with the review and final selection of Part 1 Subrecipient candidates including ensuring a positive benefit:cost analysis provided by the consulting firm; and
- h. Assisting with the review and final selection of the Part 2 Subrecipients.

B. Project Schedule

CDBG-NDR funding is subject to strict statutory deadlines for expenditure. In accordance with section 904(c) of title IX of the Disaster Relief Appropriations Act, 2013, a Grantee is required to expend all CDBG-NDR funds within two years of the date that HUD signs the grant agreement, however, the Applicant/Grantee has requested a waiver of the expenditure deadline.

Assuming acceptance of the waiver, the Partner agrees to assist the Applicant/Grantee and St. Louis County to obligate all of the grant funds by September 30, 2017 and expend them in accordance with (or more expedient than) the 5 year Program Schedule as outlined in Exhibit C.

C. Staffing

The Applicant/Grantee and Partner have enjoyed successful project partnerships. The parties agree to the staffing, duties, and organizational chart as outlined in Exhibit B attached hereto. Any changes in the key personnel assigned or their general responsibilities under this project are subject to the prior approval of the Applicant/Grantee.

D. Direct Financial Commitments

There are no direct financial commitments of funds by the Partner as provided in the project budget, provided that the Partner agrees to absorb the reasonable costs of providing its technical assistance and in-kind work as required as an advisor to the Applicant/Grantee in connection with the grant, based upon the current mutual understanding of the parties. However, in the event of a material change in the requested scope of services provided by Partner under this Agreement, the terms of this Section II(D) may be modified as mutually agreed to by the parties in writing.

III. BUDGET

The proposed budget is attached hereto as Exhibit D. The budget is subject to change pending final approval of grant funds from HUD. Any subsequent amendments to the budget must be approved in writing by both the Applicant/Grantee and the County. The Partner agrees to participate and advise of any such budget amendments.

IV. SEVERABILITY

If any provision of this Agreement is held invalid, the remainder of the Agreement shall not be affected thereby and all other parts of this Agreement shall nevertheless be in full force and effect.

V. SECTION HEADINGS AND SUBHEADINGS

The section headings and subheadings contained in this Agreement are included for convenience only and shall not limit or otherwise affect the terms of this Agreement.

VI. WAIVER

The Applicant/Grantee's failure to act with respect to a breach by the Partner does not waive its right to act with respect to subsequent or similar breaches. The failure of the Applicant/Grantee to exercise or enforce any right or provision shall not constitute a waiver of such right or provision.

VII. ENTIRE AGREEMENT

This Agreement between the Partner and the Applicant/Grantee for the use of CDBG-NDR funds, supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written between the Partner and the Applicant/Grantee with respect to this Agreement. By way of signing this agreement, the Partner is bound to perform the agreements within this agreement or any HUD approved amendment thereof. Any amendment to this agreement must receive prior approval by HUD.

Date OCTOBER 22, 2015

IN WITNESS WHEREOF, the Parties have executed this contract as of the date first written above.

[Applicant/Grantee]
By [Signature]
Title DIRECTOR, BCS

[Partner]
By [Signature]
Title CEO, SLEOP

Attest _____
Countersigned: [Signature]

Attest [Signature]
Countersigned: _____

By Nathan Nickolaus
Title General Counsel

APPROVED AS TO FORM AND LEGAL SUFFICIENCY:

Fed. I. D. # _____

SLEDP Counsel _____

DED Counsel _____

AFFIRMATIVE ACTION APPROVAL

SLEDP Officer _____

DED Officer _____

Attachments:

- Exhibit A: Target Area map
- Exhibit B: Organizational Chart
- Exhibit C: Program Schedule and Timeline
- Exhibit D: Budget and Leverage Commitments

n/a

Attachment B – Leverage Documentation

State of Missouri

MOAttB-LeverageDocumentation.pdf

Jeremiah W. (Jay) Nixon
Governor



Mike Downing, CECD
Director

October 9, 2015

Rodney Crim
St. Louis Economic Development Partnership
7733 Forsyth Blvd, Suite 2300
St. Louis, Missouri 63105

Dear Rodney:

Please accept this revised commitment letter which further clarifies the \$25,000 grant award made to match Missouri's National Disaster Resilience Competition application's Regional Resiliency Collaboration and Plan. The concept is integral to the proposal submitted under the National Disaster Resilience Competition, but is more so integral to the recovery of the region and its ability to sustain any future disasters.

The funds are to assist with the education of local government officials, partners, and residents of the concepts and benefits related to resiliency in development and to establish an organizational framework to embed the use of resiliency into the region on a permanent basis. The goal for the funding is to capture the collaboration by a formal memorandum of agreement among the same.

The Division would also seek funding assist in the future to aid in the development of a "Regional Resilience Collaboration Strategy and Plan" for the region.

Regards,

A handwritten signature in black ink, appearing to read "Sallie Hemenway", is written over a white background.

Sallie Hemenway
Director

c: Jim Holtzman
Adam Roberts

Jeremiah W. (Jay) Nixon
Governor



Mike Downing, CECD
Director

October 8, 2015

Mr. Rodney Crim, President
St. Louis Economic Development Partnership
7733 Forsyth Boulevard, Suites 2200 & 2300
St. Louis, MO 63105

Dear Mr. Crim:

Please consider this correspondence as a firm commitment of *revised* financing toward projects derived from the concepts incorporated into the State of Missouri's application submission to the National Disaster Resiliency Competition (NDRC). The Division of Business and Community Services is prepared to provide state tax credit awards to two or more partner non-profit organizations which will provide direct services culminating from the budget areas of housing and economic revitalization outlined in the NDRC Phase 2 submission to the U.S. Department of Housing and Urban Development.

The commitment of tax credits shall include an award of \$500,000 in 50% State of Missouri Neighborhood Assistance Tax Credits (\$1,000,000 in contributions).

Since specific projects have not yet been formulated, this commitment letter will serve as a general approval pending executed contracts. The letter is provided with the intent to indicate a portion of the states interest and dedication to the NDRC process. It is anticipated that other state program funding will be identified and utilized as projects are more clearly identified from the ideas and concepts. The *revision* of the commitment from the Phase 1 letter submission does not change the level of commitment, it merely changes the source.

If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Sallie Hemenway", is written over a light blue horizontal line.

Sallie Hemenway
Director, Division of Business and Community Services
Missouri Department of Economic Development

c: Brenda Horstman
Andy Papen
Mike Downing

Jeremiah W. (Jay) Nixon
Governor



Mike Downing, CECD
Director

October 14, 2015

To Whom it May Concern:

Please consider this letter as a firm commitment of a minimum \$7,500, and not to exceed \$12,500, in State funding, appropriated to the Department of Economic Development for the purposes of training, education and related marketing, to produce a conference/seminar related to "resilience" and specifically related to the NDRC application.

The conference is planned for November 2015 (final date to be determined), in St. Louis. The agenda has been established as one full day with the morning dedicated to expert speakers in the areas of: climate and the St. Louis area; the concept of resiliency in design; measuring successful resilience building projects; and the St. Louis 100 Resilient City designation.

The afternoon will focus on the NDRC application content, specifically the desire for thoughtful, evidence based proposals from area non-profits who can deliver the funding with high impact, locally designed projects within the target area.

The St. Louis Community Foundation and has agreed to serve as a co-sponsor and will market the conference to their member list.

Sincerely,

A handwritten signature in black ink, appearing to read "Sallie Hemenway", is written over the word "Sincerely,".

Sallie Hemenway
Director, Division of Business and Community Services
Missouri Department of Economic Development

Jeremiah W. (Jay) Nixon
Governor
Division
of Workforce Development



Mike Downing, CECD
Director
Amy Sublett
Director

October 16, 2015

Sallie Hemenway
Missouri Department of Economic Development
301 W. High Street, P.O. Box 118
Jefferson City, MO 65102

Re: Intent to Participate / Leverage Commitment

Dear Ms. Hemenway:

This letter is to confirm the mutual intent of both the State of Missouri and the Division of Workforce Development to collaborate, contingent upon the award of funds from the United States Department of Housing and Urban Development for the Community Development Block Grant National Disaster Resilience (CDBG-NDR) competition, to carry out eligible activities as provided in the State of Missouri's CDBG-NDR application.

The Missouri Division of Workforce Development (DWD) administers federal workforce development programs along with the state-funded Missouri Works Training program throughout the state, including North St. Louis County.

Through Missouri Works Training, assistance is provided to eligible businesses to train workers in newly created jobs or upgrade skills of existing workers. The competitiveness of these businesses is vital to ensure employment opportunities and sustainability in Missouri communities.

The Division commits \$200,000 through Missouri Works Training during Fiscal Year 2016 by funding training activities for eligible businesses located in the North St. Louis County communities such as Ferguson, Hazelwood, Bridgeton and Maryland Heights. These funds will be used to directly support and implement the workforce training activities outlined in Missouri's CDBG-NDR proposal and budget.

Sincerely,

A handwritten signature in black ink that reads "Amy J. Sublett".

Amy Sublett
Director

421 E. Dunklin Street • P.O. Box 1087 • Jefferson City, MO 65102-1087
(573) 751-3999 • Fax (573) 751-8162

jobs.mo.gov

Missouri Division of Workforce Development is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Missouri TTY Users can call (800) 735-2966 or dial 7-1-1.

CHAIR:
MARIE J. CARMICHAEL

MEMBERS:
REUBEN A. SHELTON
LARRY D. NEFF
JOHN E. MEHNER
KELLEY M. MARTIN
PATRICK J. LAMPING
BRADLEY G. GREGORY
MATTHEW L. DAMERON

EXECUTIVE DIRECTOR:
ROBERT V. MISEREZ



EX-OFFICIO MEMBERS:
PETER D. KINDER
LIEUTENANT GOVERNOR

MIKE DOWNING
DIRECTOR,
ECONOMIC DEVELOPMENT

RICHARD FORDYCE
DIRECTOR, AGRICULTURE

SARA PAULEY
DIRECTOR,
NATURAL RESOURCES

MISSOURI DEVELOPMENT FINANCE BOARD

October 21, 2015

Ms. Sallie Hemenway
Missouri Department of Economic Development
301 W. High Street, P.O. Box 118
Jefferson City, MO 65102

Re: Intent to Participate / Leverage Commitment

Dear Ms. Hemenway;

This letter is to confirm the mutual intent of both the State of Missouri Department of Economic Development (DED) and the Missouri Development Finance Board to collaborate, contingent upon the award of funds from the United States Department of Housing and Urban Development for the Community Development Block Grant National Disaster Resilience (CDBG-NDR) competition, to carry out eligible activities as provided in the State of Missouri's CDBG-NDR application.

The Missouri Development Finance Board ("MDFB") is a body corporate and politic created by the State within the DED. Its statutory mission is to assist in financing economic development and public infrastructure projects. It co-administers a number of programs and activities with DED, and provides additional services and programs for the benefit of other state agencies, local governments, and private businesses. MDFB is a partner and investor in the Small Business Relief Fund, a supporting leverage activity within the target area.

At its October 20, 2015 meeting the Board approved and obligated an additional \$100,000 as the State's match (direct leverage) for this Disaster Resilience (CDBG-NDR) application. This commitment is contingent upon the State of Missouri application being approved by HUD. If approved, the MDFB's funds will be used to directly support and implement the business development activities outlined in Missouri's CDBG-NDR proposal and budget.

We look forward to a positive decision from HUD on Missouri's application.

Sincerely,

Robert V. Miserez
Executive Director
Missouri Development Finance Board

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200 MADISON STREET, SUITE 1000 P.O. Box 567 JEFFERSON CITY, MISSOURI 65102
TELEPHONE: (573) 751-8479 FAX: (573) 526-4418

Visit our Web site at www.mdfb.org

Attachment A – Partner Documentation

**PARTNERSHIP AGREEMENT
BETWEEN THE MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT
AND
ST. LOUIS COUNTY
FOR
Community Development Block Grant National Disaster Resilience Competition
(CDBG-NDR)**

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WHEREAS, the Applicant/Grantee wishes to engage the Partner/Sub-Recipient to assist the Applicant/Grantee in using administering and distributing such funds, if awarded; and

WHEREAS, the Applicant/Grantee and the Partner/Sub-Recipient share a mutual interest in furthering the economic resilience of the households and communities in the “Target Area”, as described in Exhibit A; and

WHEREAS, the Applicant/Grantee, the Partner/Sub-Recipient have been actively engaged in the development of the proposal to HUD along with the St. Louis Economic Development Partnership;

NOW, THEREFORE, it is agreed between the parties hereto, contingent upon the award of CDBG-NDR funds to the Applicant, that;

I. APPLICANT/GRANTEE – PARTNER/SUB-RECIPIENT AGREEMENT

- a. Through the execution of this document the Applicant/Grantee and the Partner/Sub-Recipient indicate their mutual intent and obligation to execute a subsequent written Funding Approval and Grant Agreement, in a form substantially similar to the example provided herein as Exhibit B, which details the final budget, activities, and the use of the CDBG-NDR funds in a manner consistent with all previous Recipient/Sub-Recipient relationships; and
- b. The parties recognize and affirm that the proposed Funding Approval and Grant Agreement, (Exhibit B) conforms with all CDBG-NDR requirements and requires the Applicant/Grantee and the Partner/Sub-Recipient to comply with all applicable CDBG-

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NDR requirements, including those found in Disaster Relief Appropriations Act, 2013 (Public Law 113-2), title I of the Housing and Community Development Act of 1974 (42 USC 5302 et seq.), the CDBG program regulations at 24 CFR part 570, the Notice of Funding Availability for HUD's National Community Development Block Grant Resilient Disaster Recovery Allocation and any subsequent published amendments (the CDBG-NDR NOFA), and the Applicant's CDBG-NDR NOFA application.

- c. In order to secure positive outcomes through strong program management and diligent compliance oversight and financial management of the grant funds the Applicant/Grantee and the Partner/Sub-Recipient mutually agree to conform staff and solicit private consultants in a manner consistent with the organizational chart attached herein as Exhibit C and recognize their roles and responsibilities with the administration of such CDBG funds.
- d. The Applicant/Grantee and the Partner/Sub-Recipient mutually agree that no funds shall be transferred between the Applicant/Grantee and the Partner/Sub-Recipient until such time as:
 - a. The Funding Approval and Grant Agreement is fully executed including determination of an adequate amount of Administrative compensation between the Applicant/Grantee and the Partner/Sub-Recipient to offset any costs incurred by the Partner/Sub-Recipient during the life of the project; and,
 - b. All relevant Environmental Review requirements have been met (first tier, as applicable); and
 - c. The Applicant/Grantee has delivered to Partner/Sub-Recipient a "Release of Funds and Notice to Proceed."

II. SCOPE OF SERVICE

A. Activities

The Partner/Sub-Recipient shall participate with the Applicant/Grantee and the St. Louis Economic Development Partnership to administer the "Building on Our Assets Program" within the identified "Target Area" (Exhibit A) including such activities as:

- a. Partnering with the Applicant/Grantee on the procurement of experienced firms identified to assist with program management and capacity building and compliance oversight necessary to achieve program implementation and success;
- b. Executing the agreement with the previously procured benefit:cost analyst firm;
- c. Outlining and approving an acceptable Request for Funds and source documentation process for use by the compliance contractor from which grant funds may be drawn and expended;
- d. Informing stakeholders of and attending the pre-grant conference and seminar on resilience planned for November in St. Louis;

- e. Reviewing, editing and providing feedback on drafts during the production of Part 1 and Part 2 application materials intended for potential Sub-recipients of the Program funds;
- f. Assisting with the solicitation of qualified and innovative, eligible non-profit firms with the capacity and desire to initiate Program activities;
- g. Participating with the identification and selection of “Pitch In” panelists;
- h. Attending and participating in the “Pitch In” event;
- i. Assisting with the review and final selection of Part 1 Sub-Recipient candidates including ensuring a positive benefit:cost analysis provided by the consulting firm;
- j. Executing Part 1 “planning grants” to selected Sub-Recipient organizations;
- k. Assisting with the review and final selection of the Part 2 Sub-Recipients and executing Sub-Recipient – Sub-Recipient agreement(s) with each which outlines the details of their respective program activities including a required quarterly reporting mechanism;
- l. Participating with the Applicant/Grantee on all scheduled performance reviews, compliance monitoring and assisting the Applicant/Grantee, to correct any deficiencies in timeline compliance and successful Program implementation; and
- m. Maintaining financial management oversight of all grant activities, as required.

B. Project Schedule

CDBG-NDR funding is subject to strict statutory deadlines for expenditure. In accordance with section 904(c) of title IX of the Disaster Relief Appropriations Act, 2013, a Recipient is required to expend all CDBG-NDR funds within two years of the date that HUD signs the grant agreement, however, the Applicant/Grantee has requested a waiver of the expenditure deadline.

Assuming acceptance of the waiver, the Applicant/Grantee and the Partner/Sub-Recipient mutually agree to obligate all of the grant funds by September 30, 2017 and expend them in accordance with (or more expedient than) the 5 year Program Schedule as outlined in Exhibit D.

C. Staffing

The Applicant/Grantee and Partner/Sub-Recipient have enjoyed a successful grantor/grantee relationship. The parties agree to the staffing, duties, and organizational chart as outlined in Exhibit C attached hereto. Any changes in the key personnel assigned or their general responsibilities under this project are subject to the prior approval of the Applicant/Grantee.

D. Direct Financial Commitments

The Partner/Sub-Recipient (St. Louis County) commits to providing \$500,000 per year for five years in HOME Investment Partnership funds for an aggregate total of \$2.5 million, and \$50,000 per year for five years in Community Development Block Grant (CDBG) funds for an aggregate total of \$250,000, as part of the NDRC application. The proposed uses of those funds are outlined as leverage in Exhibit E attached hereto and are subject to change of line item activity or use only, not amount, pending final approval of grant funds from HUD. Any amendment to the use of the funds committed shall be made consistent with the activities applied for and approved under the Building on Our Assets Program and consistent with the required benefit:cost analysis performed.

The Applicant/Grantee commits to providing at least \$25,000 from the Division of Business and Community Services, \$500,000 of tax credits via the Neighborhood Assistance Program (to leverage \$1 million in donations) and \$200,000 from the Division of Workforce Development for an aggregate total of \$1,225,000, as part of the NDRC application. The proposed uses of those funds are outlined as leverage in Exhibit E attached hereto and are subject to change of line item activity use only, not amount, pending final approval of grant funds from HUD. Any amendment to the use of the funds committed shall be made consistent with the activities applied for and approved under the Building on Our Assets Program and consistent with the required benefit:cost analysis performed.

III. BUDGET

The proposed budget is attached hereto as Exhibit E. The budget is subject to change pending final approval of grant funds from HUD. Any subsequent amendments to the budget must be approved in writing by both the Applicant/Grantee and the Partner/Sub-Recipient.

IV. SPECIAL CONDITIONS

V. SEVERABILITY

If any provision of this Agreement is held invalid, the remainder of the Agreement shall not be affected thereby and all other parts of this Agreement shall nevertheless be in full force and effect.

VI. SECTION HEADINGS AND SUBHEADINGS

The section headings and subheadings contained in this Agreement are included for convenience only and shall not limit or otherwise affect the terms of this Agreement.

VII. WAIVER

The Applicant/Grantee's failure to act with respect to a breach by the Partner/Sub-Recipient does not waive its right to act with respect to subsequent or similar breaches.

The failure of the Applicant/Grantee to exercise or enforce any right or provision shall not constitute a waiver of such right or provision.

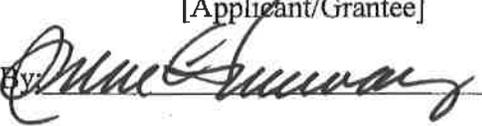
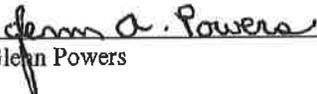
VIII. ENTIRE AGREEMENT

This Agreement between the Partner/Sub-Recipient and the Applicant/Grantee for the use of CDBG-NDR funds, supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written between the Partner/Sub-Recipient and the Applicant/Grantee with respect to this Agreement. By way of signing this agreement, the Partner/Sub-Recipient is bound to perform the agreements within this agreement or any HUD approved amendment thereof. Any amendment to this agreement must receive prior approval by HUD.

Missouri NDRC Phase 2 – Attachment A – Partner Documentation

Date 10-21-15

IN WITNESS WHEREOF, the Parties have executed this contract as of the date first written above.

[Applicant/Grantee]	[Partner/Sub-Recipient]
By: <u></u>	By: <u></u> Glenn Powers
Title: <u>DIRECTOR, BCS</u>	Title: <u>Director of Planning</u>
Attest: <u></u>	Attest: <u></u>
By: <u>Nathan Nickolaus</u>	By: <u>Jim Holtzman</u>
Title: <u>General Counsel</u>	Title: <u>Director of Community Development</u>

Attachments:

- Exhibit A: Target Area map
- Exhibit B: Funding Approval and Grant Agreement
- Exhibit C: Organizational Chart
- Exhibit D: Program Schedule and Timeline
- Exhibit E: Budget and Leverage Commitments



Wells Fargo Advisors, LLC
1 North Jefferson
St. Louis, MO 63103

October 19, 2015

Missouri Department of Economic Development
301 W. High Street, P.O. Box 118
Jefferson City, MO 65102

RE: Intent to Contribute Grant Funding

This letter is to confirm the mutual intent of both the State of Missouri and Wells Fargo to collaborate.

Wells Fargo's philanthropy mission is to help our communities succeed financially. This mission is consistent with the activities outlined in Missouri's Community Development Block Grant National Disaster Resilience (CDBG-NDR) application. Wells Fargo will invest \$25,000 to support the economic revitalization of North St. Louis County.

It is mutually understood, that Wells Fargo's financial contribution toward this collaboration is contingent upon the award of funds from the United States Department of Housing and Urban Development.

Kind Regards,

A handwritten signature in cursive script that reads "Vanessa Cooksey".

Vanessa Cooksey
Senior Vice President, Head of Community Affairs





October 16, 2015

Missouri Department of Economic Development
301 W. High Street, P.O. Box 118
Jefferson City, MO 65102

Re: Leverage Commitment

This letter is to confirm the support of the Missouri Department of Economic Development contingent upon the award of funds from the United States Department of Housing and Urban Development for the Community Development Block Grant National Disaster Resilience (CDBG-NDR) competition, to carry out eligible activities as provided in the State of Missouri's CDBG-NDR application.

On November 18th 2014, Missouri Governor Jay Nixon charged the Ferguson Commission with identifying systemic, policy-level recommendations to address the underlying regional issues related to the social unrest following the death of Michael Brown in Ferguson, Missouri. On September 14, the Commission submitted its final report, "Forward through Ferguson: A Path Toward Racial Equity", outlining 189 specific policy calls to action including recommendations developed to drive economic equity and financial stability in the areas of housing, transit and employment among others focus areas.

To advance the guiding principles of transparency and honoring community voice, the Commission launched 38 public working groups and 17 Commission meetings with public testimony from residents and experts. Across five months, the Economic Inequity and Opportunity working group generated 51 recommendations that address job creation, asset building and housing/transportation to impact the region's most affected communities with particular interest in the North County area. In support of the robust public engagement process and the work of the Economic Inequity and Opportunity working group in particular, the State of Missouri provided \$ 110,765.45 of Community Service Block Grant funding, which is directly related to, consistent with, and supportive of the State of Missouri's proposal and outlined activities under the HUD NDRC.

Please do contact me at bjohnson@stlouisihn.org if you have further questions related to the consistency of this leverage commitment.

Thank You,

A handwritten signature in black ink, appearing to read "Bethany Johnson-Javois", with a long horizontal flourish extending to the right.

Bethany Johnson-Javois
Managing Director
Ferguson Commission

Jeremiah W. (Jay) Nixon
Governor
State of Missouri



Office of the Director

Department of Insurance
Financial Institutions
and Professional Registration
John M. Huff, Director

October 21, 2015

Missouri Department of Economic Development
301 W. High Street, P.O. Box 118
Jefferson City, MO 65102

**Re: National Disaster Resilience Competition
Intent to Participate / Leverage Commitment**

This letter is to confirm the mutual intent of both the State of Missouri and Missouri Department of Insurance, Financial Institutions and Professional Registration (“Department”) to collaborate, contingent upon the award of funds from the United States Department of Housing and Urban Development for the Community Development Block Grant National Disaster Resilience (CDBG-NDR) competition, to carry out eligible activities as provided in the State of Missouri’s CDBG-NDR application.

One of the Missouri Department of Insurance, Financial Institutions and Professional Registration’s core missions is consumer protection. This mission is met through the work done in the Department’s various Divisions.

We have seen in recent years, the impact of insurance coverage and how that enables communities to recover from catastrophic events. Following the Joplin tornado, the insurance industry infused \$1 Billion into Joplin through insurance claim payments within 100 days. This quick flow of financial fuel ensured the residents had the money they needed to start rebuilding their lives. Our Department quickly mobilized and provided Joplin residents with assistance with unresolved insurance questions or complaints. Through its Division of Consumer Affairs, the Department assisted Joplin residents recover an additional \$4.5M in insurance claims.

The one thing we unfortunately learned from Joplin that we could not assist with was the high rate of underinsured and uninsured properties. In recognition of this, the Department partnered with the Missouri Insurance Education Foundation and local organizations to launch a consumer education initiative on the one year anniversary of the Joplin tornado. This was a multi-faceted campaign that utilized radio, television, billboards and print publications to increase consumer awareness about having adequate insurance coverage.

The Department’s Division of Consumer Affairs provides on-site storm education and assistance to consumers and businesses in impacted areas. The team spent two weeks in May 2014 in Orrick, Missouri providing resources and assistance to consumers after a storm affected that

area. In the summer and fall of 2014, we visited Ferguson, Missouri seven different times in order to assist businesses impacted. So far this year we have visited the North St. Louis County region six times to attend roundtable events with businesses and partners and to provide free insurance workshops to area businesses.

In addition, the Department's Division of Consumer Affairs is active in organizations which aid in disasters for both immediate and post-disaster needs, including the Missouri Voluntary Organizations Active in Disaster, the Governor's Faith-Based and Community Service Partnership for Disaster Recovery and the Legal Help in Disaster Committee.

Each staff member of the Department's Property and Casualty Section of the Consumer Affairs Division is Mental Health First Aid Certified through the Missouri Department of Mental Health.

Outside of the immediate consumer needs which follow a catastrophic event, the Department has maintained a strong commitment to increasing consumer literacy about insurance and other financial products. Each year, the Department produces a number of consumer literacy publications, a few examples of which are enclosed. Since 2012, the Department has launched a weekly podcast which highlights the Department's consumer assistance services and also serves to facilitate consumer education about insurance products. The Department's website also contains substantial consumer information about insurance that are available to consumers, free of charge, 24 hours a day at: <http://insurance.mo.gov/consumers/>.

The Department engages with industry by providing speakers at various events and meetings to further educate the industry on insurance matters. The Division of Consumer Affairs attends consumer outreach events and provides educational information on various insurance topics.

There are other structural market-wide initiatives and other consumer protections in Missouri law that also operate to ensure Missourians have access to affordable insurance coverage.

For instance, Missouri has laws which prohibit an insurance practice known as "redlining". This is a practice where insurance companies refuse to write insurance in a specific geographic area of the state because of a perceived increase risk. Missouri law also prohibits underwriting and rating practices which are unfairly discriminatory, which could result in some Missourians having limited access to insurance coverage due to either availability or cost. Following the events in Joplin, for example, we closely monitored and analyzed all rate filings to ensure that the residents in Joplin were not charged rates which were excessive or unfairly discriminatory.

Finally, Missouri is fortunate to have enacted statutes which create residual markets for property (residential and commercial) and private passenger automobiles. These residual markets are also known as high risk pools. These pools ensure that if a property or property owner cannot, for any reason, find insurance coverage from a private insurance company, they still have the ability to secure coverage through these pools. Not all states have created high risk pools, accordingly, this is an additional measure taken by the State of Missouri to ensure access to insurance coverage.

For these high risk pools, the insurance industry collectively reinsures the properties through the pool, sharing in excess losses through industry assessments. For example, if the losses exceed premiums collected, the insurance companies are assessed a percentage of the losses based upon their market share, and pay the excess amounts. For the auto and property high risk pools, the insurance companies do not receive any tax credit offsets from the State of Missouri for these assessments. Therefore, these assessments are absorbed by insurance companies as a cost of doing business in the State of Missouri.

Missouri has a competitive insurance market and strong consumer protection laws which work in tandem to provide Missourians access to affordable insurance. Just as we discovered in Joplin, the rate of insurance, often referred to as the take-up rate, in the target areas are low. For example, in zip code 63133 (Wellston), the take-up rate for homeowners' insurance is estimated at 73.3% and the take-up rate for renters' insurance is estimated at 8.6%. These are both far below state averages. We believe these low take-up rates provide an opportunity to increase consumer awareness about the need for adequate insurance coverage and the relative affordability of such coverage in the target areas.

The department is in a position to make a commitment of up to \$40,000 in personal services and expenditures over the project period in North County on community outreach and training events on insurance products related to, consistent with, and supportive of the State of Missouri's proposal and outlined activities under the CDBG-NDR. The department will create a job code to track and report these events to the Missouri Department of Economic Development for official reporting.

The Department of Insurance, Financial Institutions and Professional Registration appreciates this opportunity to further advance its mission of consumer protection and to work with the Department of Economic Development in increasing consumer literacy of insurance.

Sincerely,



John M. Huff



October 22, 2015

Ms. Sallie Hemenway
Director, Division of Business and Community Services
Department of Economic Development
301 West High Street
PO Box 1157
Jefferson City, MO 65101

Dear Sallie:

I write to you on behalf of the Missouri Technology Corporation (“MTC”) to offer our strong support of the efforts of the Department of Economic Development (“DED”) and its partners in St. Louis County to apply for funding through the U.S. Department of Housing and Urban Development (“HUD”)’s National Disaster Resilience Competition.

As you know, MTC is a public-private partnership created by the Missouri General Assembly to promote entrepreneurship and foster the growth of new and emerging high-tech companies. Our vision is to transform Missouri through the power of entrepreneurship by serving as a catalyst for technology-based innovation to achieve sustainable economic growth. Our mission is to provide leadership and make strategic investments that help entrepreneurs create and grow technology-based Missouri businesses.

It is critically important to the state of the Missouri that a pipeline of innovative products and services is developed and that those products and services get into the hands of entrepreneurs and businesses where they can be translated into jobs. We are very pleased to see innovation and entrepreneurship included in Missouri’s proposal to enhance resilience in areas that have been previously underserved.

The MTC oversees the Innovation Center program for the state and partners with local organizations in working with technology researchers and businesses. Through our Missouri Building Entrepreneurial Capacity (“MOBEC”) program, MTC supports to further research and commercialization efforts in the targeted high-tech industry clusters of animal health, plant science, biomedical science, applied engineering and defense and homeland security. MTC’s Investment Committee has allocated \$100,000 to support Missouri’s NDRC application. The funds are unencumbered and readily available to deploy to this project.

In addition, our broad mission allows us the flexibility to make direct seed capital or venture capital investments through the Missouri Innovation, Development and Entrepreneurship Advancement Funds (“IDEA”) in Missouri businesses that demonstrate promise. This funding can support any potential startups or companies launched through the NDRC initiative.

Once again, we are very pleased to support this application to HUD. We look forward to assisting in this effort.

Sincerely,

A handwritten signature in black ink that reads "William H. Anderson III". The signature is written in a cursive style with a clear, legible font.

William H. Anderson III
Acting Executive Director



October 13, 2015

Missouri Department of Economic Development
301 W. High Street, P.O. Box 118
Jefferson City, MO 65102

Re: Leverage Commitment

Prosperity Connection is a non-profit 501(c)3 whose mission is to help individuals and families earn economic independence through financial education, community services and low-cost banking options in an effort to improve their standard of living and better their lifestyle. We accomplish this mission by deploying financial coaches to low-income communities in partnership with social service agencies and at our education facilities, known as Excel Centers.

Since being founded in 2010, Prosperity Connection has served more than 30,000 people with free group and one-on-one financial education sessions. In addition to providing free educational resources, we also offer our clients connections to affordable financial services through our network of partner banks and credit unions. Our aim is to equip clients with both the knowledge and the tools to increase their financial capability.

As a part of our efforts in North St. Louis County, Prosperity Connection will be deploying a multi-functional facility, in partnership with Beyond Housing's Community Land Trust. The facility, known as a Wealth Accumulation Center (WAC), will house three separate bays; (1) Excel Center for free financial education and life skills training, (2) RedDough Money Center to provide a low-cost, non-profit alternative to payday lending and check cashing, and (3) St. Louis Community Credit Union Interactive Teller System (ITS) hub to provide a safe, modern way for the community to access mainstream banking.

Prosperity Connection has committed \$263,000 in capital investments to outfit the WAC for operations, and \$1,850,000 in operating funds for three years from the Beyond Housing Community Land Trust to deploy and our WAC within North St. Louis County, which is directly related to, consistent with, and supportive of the State of Missouri's activities proposed under HUD NDRC.

For any questions related to this project, please contact Paul Woodruff at 314-256-3946 or by email at pwoodruff@prosperityconnection.org.

Sincerely,

A handwritten signature in blue ink, appearing to read "Paul Woodruff", is written over a circular stamp.

Paul Woodruff
Executive Director

October 13, 2015

Missouri Department of Economic Development
301 W. High Street, P.O. Box 118
Jefferson City, MO 65102

Re: Leverage Commitment

St. Louis Community Credit Union (SLCCU) is a not-for-profit financial cooperative that is recognized as a Community Development Financial Institution (CDFI) by the US Treasury Department and as a Low-Income Designated (LID) credit union by the National Credit Union Administration. SLCCU is owned by the members who hold accounts and loans with the institution, and is therefore owned by the community it serves. Of its 50,000+ members, more than 80% qualify as low-income (i.e. have a household income of less than 80% area median income). Additionally, SLCCU is the largest African-American owned credit union in the United States.

The institution is committed to providing numerous resources to financially underserved areas and populations throughout the St. Louis, Missouri region. Regarding investments in North St. Louis County, SLCCU has committed existing resources and leveraged outside resources to increase community access to mainstream banking products and services. More specifically, SLCCU has committed \$3,100,000 from the New Market Tax Credit (NMTC) program to deploy and/or upgrade three branch facilities within North St. Louis County and which are directly related to, consistent with, and supportive of the State of Missouri's activities proposed under HUD NDRC.

The NMTC investment is as follows:

- Jennings branch upgrades (7345 W. Florissant Ave., Jennings, MO 63136) - \$470,000
- Ferguson branch deployment (10751 Old Halls Ferry Rd., Ferguson, MO 63135) - \$1,130,000
- St. John branch deployment (2808 Endicott, St. John, MO 63114) - \$1,500,000

Total NMTC investment: \$3,100,000

For any questions related to this project, please contact Paul Woodruff at 314-256-3946 or by email at paul.woodruff@stlouiscommunity.com.

Sincerely,



Paul Woodruff
Vice President – Community Development

Friday, February 20, 2015

Missouri Department of Economic Development
301 West High Street
Jefferson City, MO 65101

Re: Intent to Participate

This letter is to confirm the mutual intent of both the State of Missouri and the St. Louis Economic Development Partnership to collaborate and enter into a partner agreement, contingent upon the award of funds from the United States Department of Housing and Urban Development for the Community Development Block Grant National Disaster Resilience (CDBG-NDR) competition, to carry out eligible activities as provided in the State of Missouri's CDBG-NDR application.

St. Louis Economic Development Partnership (SLEDP) has a mission to lead in the development and growth of long-term diversified business and employment opportunities by creating innovative solutions that generate increased wealth and enhanced quality of life for the citizens, businesses and institutions of the St. Louis region.

SLEDP has spent \$470,000 to date on 19.48 acres dedicated to the assembling of property for Transit Oriented Development and redevelopment in the City of Wellston, a distressed area.

Additionally, SLEDP along with St. Louis County Port Authority has allocated \$500,000 for demolition, marketing and beautification efforts for the Cities of Ferguson and Dellwood. These funds will assist property owners with demolishing properties which were destroyed due to civil unrest in November 2014.

It is understood that this letter is only an expression of our intent and a binding partner agreement [or other agreement] detailing the terms and conditions of the proposed partnership must be executed before the use of any CDBG-NDR funds, if awarded.

Thank you,



Rodney Crim, President
St. Louis Economic Development Partnership

ST. LOUIS ECONOMIC DEVELOPMENT PARTNERSHIP

serving st. louis city and county

October 13, 2015

Missouri Department of Economic Development
301 W. High Street, P.O. Box 118
Jefferson City, MO 65102

Re: Intent to Participate / Leverage Commitment

This letter is to confirm the mutual intent of both the State of Missouri and the St. Louis Economic Development Partnership to collaborate, contingent upon the award of funds from the United States Department of Housing and Urban Development for the Community Development Block Grant National Disaster Resilience (CDBG-NDR) competition, to carry out eligible activities as provided in the State of Missouri's CDBG-NDR application.

The St. Louis Economic Development Partnership (SLEDP) is a not-for-profit organization responsible for all economic development activities and initiatives within St. Louis City and St. Louis County.

SLEDP has worked closely with the Missouri Department of Economic Development, the St. Louis Regional Chamber, and a consortium of banks to provide loans and grants to small businesses negatively affected by the unrest in and around Ferguson, Missouri, beginning in August, 2014. These four partners raised \$1 million to form the Small Business Relief Program (SBRP). SBRP is administered by the SLEDP.

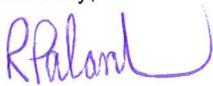
Since September 17, 2014, SBRP has made 52 loans totaling \$747,500, and 24 grants totaling \$40,635. SBRP will continue to make loans and grants available to businesses impacted by the unrest in north St. Louis County, reinforcing the economic health/infrastructure within the target area.

The loans and grants provided impacted businesses with the much needed funds to - cover gaps in insurance, repairs, meet payroll, operations to ensure their recovery. These businesses are critical to the community and provide services, jobs, tax base, etc. and ensuring their ability to continue supports the overall recovery of the target area.

The \$ 1 million that was raised, and the \$747,500 that has been deployed to date to support business recovery activities in North St. Louis County is directly related to, consistent with and supportive of the State of Missouri's proposal and outlined activities under the HUD NDRC".

Please feel free to contact me if you have any questions.

Sincerely,



Richard M. Palank
Senior Vice President

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AttB-p. 21

October 19, 2015



REGIONAL
BUSINESS
COUNCIL

Missouri Department of Economic Development
301 W. High Street, P.O. Box 118
Jefferson City, MO 65102

Re: Leverage Commitment

This letter is to confirm the Regional Business Council's support of the State of Missouri's CDBG-NDR proposal and outlined activities, through the leverage commitments detailed below.

The Regional Business Council (RBC) is a consortium of 100 presidents and chief executive officers of mid- to large-sized companies in St. Louis. The mission of the RBC is to unite and engage members to act on high-impact business, civic and philanthropic affairs for the betterment of the entire St. Louis region. The RBC established the Reinvest North County Fund to provide immediate support to small businesses and school districts in Ferguson and the surrounding communities during the civil unrest that took place in August 2014.

The Fund was able to allocate a substantial amount of funding to support the business community in North County.

- \$182,000 to provide immediate grants to 55 small businesses to assist with personnel and property costs relating to the civil unrest.
- \$80,000 towards creating capacity building courses for the business owners in areas such as marketing, finance, and human resources with the goal of ensuring that these businesses had the tools that they needed to stay afloat in their community.
- \$50,000 allocation of funding has gone to create systemic change within the community by contributing to a façade improvement program that will create a welcoming environment for customers.

Funding has also gone to support the Riverview Gardens, Ferguson-Florissant, Jennings, and Normandy school districts in North County.

- \$48,000 went as crisis funding to support the immediate needs of the districts in North County after the civil unrest.
- \$79,000 was used to fund summer programming opportunities for students in the North County School Districts
- \$77,000 for parent and family engagement events and intervention and programs
- \$30,000 supported transportation to school for students
- \$40,000 academic services for students in the four North County school districts and purchasing uniforms for students.

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7701 FORSYTH BLVD.
SUITE 205
ST. LOUIS,
MISSOURI 63105

tel 314.225.2100
fax 314.225.2109

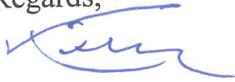
WWW.STLRBC.ORG

ATB-p. 22

The programs that were supported for both the business community and schools in North County are directly related to, consistent with and supportive of the State of Missouri's proposal and outlined activities under the HUD NDRC.

Funding from the Reinvest North County Fund is monitored and allocated by a diverse allocations committee made of stakeholders that have an invested interest in North County. We plan to continue to support the business community and North County school districts throughout the year as we assess their needs and how we can contribute to their success.

Regards,



Kathy Osborn
Executive Director
Regional Business Council



Urban League of
Metropolitan St. Louis, Inc.

**Empowering Communities.
Changing Lives.**

October 6, 2015

Mr. Mike Downing
Director
Missouri Department of Economic Development
301 W. High Street, P.O. Box 118
Jefferson City, MO 65102

Re: Leverage Commitment

Dear Mr. Downing;

This letter is to confirm the Urban League of Metropolitan St. Louis' support of the State of Missouri's CDBG-NDR proposal and outlined activities, through the leverage commitments detailed below.

The Urban League of Metropolitan St. Louis is a 501 (c)(3) organization, certified by the Better Business Bureau and is a top ranked affiliate of the National Urban League. For 97 years the Urban League has offered various programs that support those most in need in building economically self-sufficient lives in St. Louis City, St. Louis County and St. Clair County, Illinois. The Urban League of Metropolitan St. Louis currently provides services in the target area with an outreach center in Jennings, Missouri. Services provided include Job Readiness, Housing Counseling services, food pantry, computer training and early childhood education.

Our strategic plan calls for a Road Map to Opportunity with the following programs and priorities:

1. **Economic Opportunity:** Create ladders out of poverty through jobs, entrepreneurship and financial responsibility. Programs include Employment Services, Housing Counseling, Weatherization, Business Training Center and Financial Literacy.
2. **Educational Excellence:** Gain access to quality education for everyone from pre-kindergarten through college. Create an Urban League Leadership Academy to provide scholarships and internships for high school and college students. Programs include Head Start, Scholarships and the Vaughn Cultural Center.
3. **Community Empowerment:** Provide a social safety net to stabilize our neediest families. Programs include Food Pantry, Utility Assistance, Health Screenings, Clothing and 100 Neediest Cases.
4. **Civil Rights and Advocacy:** Obtain fair and equal treatment in all aspects of society, whether governmental, economic, social, educational or cultural. Urban League auxiliaries; the Federation of Block Units, Guild, Young Professionals and an Advocacy & Leadership Committee support this effort.

Michael P. McMillan
President/CEO

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Keith Williamson
Vice-Chair
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Dr. Donald Suggs
Steven Sullivan
Trish Muyco-Tobin
Gene R. Todd
Michelle Tucker
Robert E. Wallace
Randy Weller
Keith Williamson
Donald L. Wolff
Col. William H. Young



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AttB-p.24

Proud member of

**United Way
of Greater St. Louis**



In response to the community unrest in Ferguson, Missouri, the Urban League initiated and has been operating the Save Our Sons program since January, 2015. This innovative program is unique that specifically targets males, primarily African American age 17 and over in Ferguson and the surrounding North St. Louis County community included in the target area in the CDBG-NDR proposal. The program combines educational, life and social skills that help to make this age category desirable employees of the workforce. These skills help to give the participants the tools required for achieving economic sustainability. The desired outcome is sustainable long-term employment with an understanding of the supply and demand workforce economic pipeline. \$1.5 million has been committed/received to support this program and to date four cohorts (100 Participants) have completed the requirements with a 90% placement rate.

In March, 2015 we announced the new Urban League Community Empowerment Center that will be built on the grounds of the burned down QuikTrip in Ferguson, Missouri. Many remember this site located on West Florissant that soon became known as “ground zero” during the Ferguson Crisis. QuikTrip Corporation has made a \$1.1 million investment which includes the land, tank removal and remediation necessary for a building along with a \$100,000 contribution for the building construction. The building will house the Save Our Sons program. Additionally, our building design accommodates a facility that will provide integrated services, creates a unique model of collaboration of community partners and potentially offer community space for North County St. Louis residents. Provident, Better Family Life, the Lutheran Church Missouri Synod, and the University of Missouri Extension are committed to share the space and additional requests have been received from other organizations. By taking the time and carefully raising funds, the Urban League has the opportunity to create a collaborative service model, be on the forefront of positive change to a community still recovering from a crisis and continue the quality programs and services of its 97 year history. To date \$1.6 million has been committed/received from local foundations, corporations and individuals to support the new building.

The Urban League of Metropolitan St. Louis supports the State of Missouri’s CDBG-NDR’s proposal. Both the Save Our Sons program and Urban League Community Empowerment Center along with the current Jennings Center in North St. Louis County are directly related to, consistent with, and supportive of the State of Missouri’s proposal and outlined activities under the HUD NDRC. A detailed listing of funds committed to the program and building is attached to this letter of support. It is understood this commitment is subject to the award of the CDBG-NDR grant funds and a firm commitment is received.

Should you have any questions, feel free to contact me directly at (314) 615-3662 or email at mmcmillan@urbanleague-stl.org.

Sincerely,



Michael P. McMillan
President & CEO



**Urban League
of Metropolitan St. Louis, Inc.**

Empowering Communities. Changing Lives.

**Urban League Community Empowerment Center of Ferguson
Summary of Funds Raised**

QuikTrip (Land, Remediation, Tank Removal and Demolition \$1,100,000 Contribution \$100,000)	1,200,000
Civic Progress (over 2 years)	145,000
Ameren (over 5 years)	100,000
Emerson	100,000
Regional Business Council	50,000
Starbucks	25,000
Ferring Family Foundation	20,000
Michael P. McMillan	5,000
Centric Group	5,000
Laureen Tanner	1,000
Total Received/Commitments	1,651,000

**Urban League Save Our Sons Program
Summary of Funds Raised**

AT&T	400,000
Wells Fargo & Company	250,000
Emerson (in partnership with the United Way over 2 years)	200,000
Monsanto (over 2 years)	200,000
Anheuser-Busch (over 2 years)	200,000
Ameren (over 5 years see additional amount below)	150,000
Regional Business Council	50,000
Regions Bank (Financial Literacy)	20,000
Macy's	10,000
Reliance Bank (Financial Literacy - North County)	10,000
Richard Miles & Patricia Whitaker	10,000
Grainger	5,000
St. Louis County NAACP	2,500
Simon Foundation	2,000
Steven Sullivan	2,000
1st Financial Credit Union	744
Miscellaneous	500
Total Received/Commitments	1,512,744



FAMILY AND WORKFORCE CENTERS OF AMERICA

Missouri Department of Economic Development
301 W. High Street, P.O. Box 118
Jefferson City, MO 65102

October 16, 2015

Re: Leverage Commitment

This letter is to confirm *Family and Workforce Centers of America (FWCA)* support of the State of Missouri's CDBG-NDR proposal and outlined activities, through the leverage commitments detailed below.

Family and Workforce Centers of America has been delivering workforce services for over 18 years. Our organization provides youth/adult workforce development services including: customized skilled training, job counseling and coaching, job search, placement and retention, and client follow-up. FWCA is seen as a solution-based approach to the social equity issues utilizing performance/outcome based measures to assure success of programs implemented in the region.

A significant portion of the population of North St. Louis County feel left behind, with no access to opportunities, no recourse and no voice. Regrettably, this is not a recent development, but rather a longstanding sense of frustration that has affected residents for decades, up to and including today's young men and women. It has become obvious that the local protests (the majority of which have been civil and peaceful) represent a symptom; the root cause is intergenerational inequality.

Following are three (3) projects we are implementing to strengthen families' economic success:

- *DOL Career Pathways Bridge-STL Program (\$2.5M)* – This program will focus primarily on youth ages 16-30, who are not engaged in the workforce and are vulnerable to multiple risk factors. As a result, the overall youth unemployment rate is over 25%; in certain distressed communities this rate can be as high as 40-50%. Our goal is to serve 6,000 individuals; specifically, out of school youth, as an estimated 45% of young men and women in the target area drop out of high school before earning a diploma.
- *W.K. Kellogg Foundation STEPS-St. Louis Grant (\$850K)* – This program will serve 100 single mothers who are in need of training and employment.
- *HHS Healthy Relationship Marriage and Relationship Education (\$700K)*

We believe these grants along with the efforts of the National Disaster Resilience Competition, will have a major impact in our community.

Sincerely,



Carolyn D. Seward
President/CEO

Family and Workforce Centers of America

MOAttB-LeverageDocumentation.pdf

AttB-p. 27

Steven V. Stenger
County Executive

Saint Louis
COUNTY
HUMAN SERVICES

Andrea Jackson-Jennings, M.Ed.
Director of Human Services

Daryl L. Cothran
Director
Division of Workforce Development

October 20, 2015

Missouri Department of Economic Development
301 W. High Street, P.O. Box 118
Jefferson City, MO 65102

RE: Leverage Commitment

This letter is to confirm the St. Louis County Division of Workforce Development's support of the State of Missouri's CDBG-NDR proposal and outlined activities, through the leverage commitments detailed below.

The St. Louis County Division of Workforce Development (St. Louis County – LWIB), established in 1998, is the largest workforce investment board in the state of Missouri and serves the most diverse racial and economic areas in the state. St. Louis County – LWIB's mission is to serve as a partnership between St. Louis County residents and businesses in supporting the St. Louis Metropolitan area's economic development with a qualified workforce.

The St. Louis County Division of Workforce Development has received a \$500,000 grant to establish an American Job Center (AJC) within the Department of Justice Services (DJS) facility located in St. Louis County. The AJC/DJS will provide a full array of job center services pre-release. These services will be continued post-release through the community based AJC system to ensure participants have access to and benefit from the public workforce system, gain employment and avoid recidivism.

Thank you for your consideration.



Daryl L. Cothran, Director
Division of Workforce Development

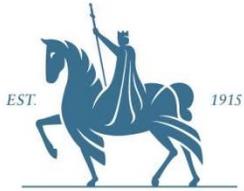
DC/add

MOAttB-LeverageDocumentation.pdf

AttB-p. 28

DIVISION OF WORKFORCE DEVELOPMENT

26 North Oaks Plaza • Saint Louis, MO 63121 • PH 314/679-3300 • FAX 314/679-3301
RelayMO 711 or 800-735-2966 • web <http://www.stlouisco.com>



GREATER SAINT LOUIS
COMMUNITY FOUNDATION

October 21, 2015

Missouri Department of Economic Development
301 W. High Street
P.O. Box 118
Jefferson City, MO 65102

Re: Intent to Participate / Leverage Commitment

This letter is to confirm the mutual intent of both the State of Missouri and the St. Louis Community Foundation to collaborate, contingent upon the award of funds from the United States Department of Housing and Urban Development for the Community Development Block Grant National Disaster Resilience (CDBG-NDR) competition, to carry out eligible activities as provided in the State of Missouri's CDBG-NDR application.

For more than 100 years, the St. Louis Community Foundation's vision has been "to facilitate philanthropic and community partnerships that inspire regional good." This vision is consistent with the activities outlined in Missouri's CDBG-NDR application. The St. Louis Community Foundation supports several community initiatives and funding opportunities for the region and for the north county service area specifically. They are:

Invest STL – a group of community development organizations, lenders, technical assistance providers, grantmakers, and other community and economic development players working together to coordinate and leverage our community and economic development dollars. Invest STL is a fund held at the Community Foundation that can and will provide support to predevelopment projects, technical assistance and capacity building work, and loan guarantees and loan loss reserves, among other things.

Come Together Ferguson Fund – a field-of-interest fund established at the Community Foundation originally capitalized at \$135,000 from one primary and one contributing donor. The fund has allocated nearly \$40,000 in support of summer enrichment activities for children in Ferguson and the adjacent municipalities. The advisors to the fund are classroom teachers, police officers, clergy, and residents of the Ferguson community. The committee has an intentional racial composition of 50% white and 50% African American. The remaining funds will be distributed according to the identified needs of the community.

Giving for Good Fund – a discretionary fund of the Community Foundation which has, to date, leveraged \$20,000 for the Urban League’s job center in Ferguson, \$10,000 to support the work of the Ferguson Commission, and \$20,000 to support youth services and small business assistance. There will be some funds available to help support the NDR service area.

Reinvest North County – a fund created by North County Inc. and the Regional Business Council, housed at the St. Louis Community Foundation. This fund supports loans, technical assistance, and capacity building to small businesses that were negatively impacted by the civil unrest in Ferguson. It also supports the four main school districts in north county: Riverview Gardens, Ferguson-Florissant, and Jennings School Districts, and the Normandy Schools Collaborative. To date, the fund, under the direction of an allocations committee, has invested nearly \$600,000 in both businesses and schools.

The St. Louis Community Foundation stands ready to support in whatever way the funds are awarded from HUD’s CDBG-NDR competition. It is understood this commitment is subject to the award of the CDBG-NDR grant funds.



Amelia Bond
President and CEO



October 14, 2015

Sallie Hemenway
Director, Division of Business and Community Services
Missouri Department of Economic Development
Harry S. Truman Office Building, Ste 770
301 West High Street
Jefferson City, Mo. 63102

Dear Sallie:

We have followed with interest the program of the State's application to the U. S. Department of Housing and urban Development under the National Disaster Resilience Competition. As a bank serving the area, we provide complementary services to those found in your application under the area of business assistance and housing assistance. As a private lender, we recognize the tremendous difference funding such as the Community Development Block Grant can make when working with new and existing homeowners and new and existing business owners. It is often the CDBG funds that can serve as the tool that makes the difference between our participation in lending, or not.

We are also interested in the "targeted area" chosen by the State to which to focus the efforts of the funds. While the HUD application requires the tie to the April 2011 tornado and the remaining unmet needs to make up the heart of your efforts, the ability to expand and affect community development needs as a whole, is paramount. North St. Louis County households, neighborhoods and communities have suffered from the severe impacts of the economic downturn and disparities of race in the areas of education, training, employment, policing, and governance. Responsible investments geared at providing opportunities to persons within the target area will bring stability and resilience to households and to the community at large. Partnering with local, experience banking institutions, can make those efforts experience a broader long term impact.

Please consider this letter as one of an intent to participate including assisting in the design of products that can best leverage our private investments to make the CDBG funds extend farther and bring about much needed positive economic resilience to the region.

While we both understand HUD anticipates "fixed dollar commitments" as attachments to the application under the "leverage section", we both agree that this type of commitment letter, from private lending institutions currently serving and familiar with, the assets of the North St. Louis County area, makes a powerful statement to those reviewing your application. We trust that our expressed interest in your efforts, our intent to work to with you and those non-profit community based organizations that will partner with you, will be recognized as sincere.

We look forward to your successful application submission and with HUD's positive recommendation for award of grant dollars.

Sincerely,

Brian Liberman *GLP*
Vice President

MOAttB-LeverageDocumentation.pdf

AttB-p. 31



8000 Forsyth Boulevard
Saint Louis, Missouri 63105-1797
314-726-2255
commercebank.com

October 16, 2015

Sallie Hemenway
Director, Division of Business and Community Services
Missouri Department of Economic Development
Harry S. Truman Office Building, Suite 770
301 West High Street
Jefferson City, MO 65102

Dear Sallie:

I am writing in support of the State's application to the U.S. Department of Housing and Urban Development for funding under the National Disaster Resilience Competition. The services the State seeks to provide with the grant proceeds will reach a target market for home buying and starting and growing small businesses that traditional banks cannot meet alone. Commerce Bank has a long history of participating with various City and State programs which leverage traditional lending with Community Development Block Grant (CDBG) funded products.

The "targeted area" chosen by the State in which to focus the efforts of funding overlaps with several of Commerce Bank's banking center locations. Partnering with local established banking institutions will help to broaden the reach of the funding provided through the grant and creates a longer term impact in the area.

Commerce Bank will continue to participate in the ongoing process of helping to design CDBG funded products that leverage private investment and bring about much needed positive economic resilience to the region.

While this commitment is not one of a specific dollar amount, we believe HUD will consider our sincere interest in your efforts and in our intent to work with you and nonprofit community based organizations that work with you as leveraging awarded grant dollars.

We anticipate your successful application.

Sincerely,

Laura M. Gilbert
Vice President Community Development

October 19, 2015



Sallie Hemenway
Director, Division of Business and Community Services
Missouri Department of Economic Development
Harry S Truman Office Building, Ste 770
301 West High Street
Jefferson City, MO 65102

Dear Sallie:

Midwest BankCentre has followed intently the State's application to the U.S. Division of Housing and Urban Development under the National Disaster Resilience Competition. As a bank serving the community, we provide complimentary services to those found in your application under the ranges of business and Housing assistance. As a private lender, we acknowledge the enormous contrast funding such as, the Community Development Block Grant can make when working with new and existing mortgage holders and new and existing entrepreneurs. It is frequently the CDBG funds that can serve as the instrument that makes the difference between our cooperation in loaning or not.

We are likewise intetested in the "targeted areas" selected by the State to which to center the funds. While the HUD application requires the tie to the April 2011 tornado and the remaining unmet needs to make up the heart of your endeavors, the capacity to grow and influence Community Development needs overall, is foremost. North St. Louis County households, neighborhoods and groups have experienced the serious effects of the economic downturn and disparities of race in the ares of education, training, employment, policing, and administration. Responsible Investments directed at giving opportunities to persons within the target area will bring solidness and versatility to households and to the community as a whole. Partnering with local, experienced banking intitutions, can make those efforts develop a more extensive long term impact.

It would be ideal if you consider this letter as one of intent to participate including assiting in the outline of products that can best leverage our private investments to make the CDBG funds extend farther and bring out much needed positive financial strength to the area.

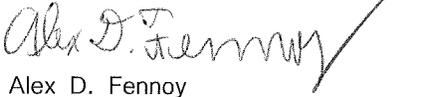
While we both comprehend HUD expects "fixed dollar commitments" as attachments to the application under the "leverage section", we both agree that this sort of commitment letter, from private lending intitutions as of now serving and acquainted with, the North St. Louis County region, puts forth a powerful statement to those reviewing your application. We hope that our expressed interest in your efforts, our desire to work with you and those non-profit community based organizations that will collaborate with you, will be perceived as sincere.

MOAttB-LeverageDocumentation.pdf

AttB-p. 33

We anticipate your successful application submission and with HUD's positive recommendation for award of grant dollars.

With Regards,

A handwritten signature in cursive script that reads "Alex D. Fennoy". The signature is written in black ink and is positioned above the typed name.

Alex D. Fennoy

SVP - Community & Economic Development Director

NMLS# 699281

DIRECT (314) 633-6761 | CELL (314) 330-0348 | FAX (314) 633-6772



Pulaski Bank

October 14, 2015

Sallie Hemenway
Director, Division of Business and Community Services
Missouri Department of Economic Development
Harry S Truman Office Building, Ste 770
301 West High Street
Jefferson City, MO 65102

Dear Sallie,

Please accept this letter as Pulaski Bank's strong support for the State's application to the U.S. Department of Housing and Urban Development under the National Disaster Resilience Competition.

Pulaski Bank was founded in 1922 in North St. Louis and today is a \$1.5 billion community bank with 13 locations in the St. Louis area, including Hazelwood. We are obviously committed and invested in our region. We are also one of the largest home mortgage lenders in the region and have built a respected and sophisticated commercial lending division that specializes in small to medium sized businesses as well as having particular expertise in structuring and leveraging a wide variety of Federal, State and Local economic development tools. We understand the power of leveraging private and public dollars as well as supplying complementary services to those that are found in your application under the areas of housing and business assistance.

As a private lender, we recognize the tremendous difference funding such as the Community Development Block Grant can make when working with new and existing homeowners and new and existing business owners. It is often the CDBG funds that can serve as the tool that makes the difference between our participation in lending, or not.

We are also interested in the "targeted area" chosen by the State to which to focus the efforts of the funds. While the HUD application requires the tie to the April 2011 tornado, and the remaining unmet needs to make up the heart of your efforts, the ability to expand and affect community development needs as a whole is paramount. North St. Louis County households, neighborhoods and communities have suffered from the severe impacts of the economic downturn and disparities of race in the areas of education, training, employment, policing, and governance. Responsible investments geared at providing opportunities to persons within the target area will bring stability and resilience to households and to the community at large. Partnering with local, experienced banking institutions can make those efforts experience a broader, long term impact.

We have a genuine interest in participating and assisting in the design of products that can best leverage our private investments to make the CDBG funds extend farther and bring about much needed positive economic resilience to the region.

We hope this type of commitment letter, from private lending institutions currently serving and familiar with the assets of the North St. Louis County area, makes a clear statement to those reviewing your application of our intent to work with you and those non-profit community based organizations that will partner with you.

We look forward to your successful application submission and to working with you to insure successful investment of the funding.

Sincerely,

W. Thomas Reeves
President

Corporate Office: 12300 Olive Boulevard • Creve Coeur, MO 63141-6434 • 314-878-2210
Mailing: P.O. Box 419033 • St. Louis, MO 63141-9033

www.pulaskibank.com
Member FDIC



10401 CLAYTON ROAD
FRONTENAC, MO 63131
TEL: 314.569.7200
FAX: 314.569.7300
reliancebankstl.com

ALLAN D. IVIE, IV
President

October 19, 2015

Ms. Sallie Hemenway
Director, Division of Business and Community Services
Missouri Department of Economic Development
Harry s. Truman Office Building, Ste 770
301 West High Street
Jefferson City, MO 65102

Dear Ms. Hemenway,

We are pleased to write in support of the Missouri Department of Economic Development's application to the U.S. Department of Housing and Urban Development under the National Disaster Resilience Competition. These HUD funds will be targeted toward work in North St. Louis County.

Your application proposes to increase economic resilience (both individual economic security and community resilience) through sponsorship of a program that brings resources to fund activities including housing rehabilitation, economic development and job training. Reliance Bank believes strongly that these types of efforts are what are needed to bring stability and growth to North St. Louis County.

In the recently released Ferguson Commission Report, support for more job training, economic development, and the building of healthy, affordable housing were recommendations of this independent group appointed by Missouri Governor Jay Nixon. Both public and private money is needed in order to accomplish these important goals and this HUD could provide meaningful funds to this economically challenged community.

At Reliance Bank we recognize the critical importance of serving all components of our community including those individuals who are low and moderate-income and those individuals and small businesses that are located in a low or moderate income geographies. To that goal, Reliance is proud to have committed to finance construction of the planned Metropolitan Urban League Community Empowerment Center of Ferguson. Upon completion, we expect that the Center will be a convenient location for a variety of community services. The ground breaking ceremony, held on July 9th, was a wonderful demonstration of corporate and area financial institutions partnering and leveraging resources to invest in this North County project.

We trust that our expressed interest in your efforts will be recognized by HUD as awareness of the important roles banks must play in this type of project.

We look forward to your successful application announcement!

Sincerely,

A handwritten signature in black ink, appearing to read "Allan D. Ivie, IV", with a long horizontal flourish extending to the right.

Allan D. Ivie, IV,
President of Community Banking



MEMBER FDIC



October 15, 2015

Sallie Hemenway
Director, Division of Business and Community Services
Missouri Department of Economic Development
Harry S. Truman Office Building, Ste. 770
301 West High Street
Jefferson City, MO 65102

Dear Sallie:

We have followed with interest the progress of the State's application to the U.S. Department of Housing and Urban Development under the National Disaster Resilience Competition. As a bank serving the area, we provide complementary services to those found in your application under the areas of business assistance and housing assistance. As a private lender, we recognize the tremendous difference funding such as the Community Development Block Grant can make when working with new and existing homeowners and new and existing business owners. It is often the CDBG funds that can serve as the tool that makes the difference between our participation in lending, or not.

We are also interested in the "targeted area" chosen by the state to which to focus the efforts of the funds. While the HUD application requires the tie to the April 2011 tornado and the remaining unmet needs to make up the heart of your efforts, the ability to expand and affect community development needs as a whole, is paramount. North St. Louis County households, neighborhoods and communities have suffered from the severe impacts of the economic downturn and disparities of race in the areas of education, training, employment, policing and governance. Responsible investments geared at providing opportunities to persons within the target area will bring stability and resilience to households and to the community at large. Partnering with local, experienced banking institutions, can make those efforts experience a broader long term impact.

Please consider this letter as one of an intent to participate including assisting in the design of products that can best leverage our private investments to make the CDBG funds extend farther and bring about much needed positive economic resilience to the region.

While we both understand HUD anticipates "fixed dollar commitments" as attachments to the application under the 'leverage section', we both agree that this type of commitment letter, from private lending institutions currently serving and familiar with, the assets of the North St. Louis County area, makes a powerful statement to those reviewing your application. We trust that our expressed interest in your efforts, our intent to work to with you and those non-profit community based organizations that will partner with you, will be recognized as sincere.

We look forward to your successful application submission and with HUD's positive recommendation for award of grant dollars.

UMB Bank

2 S BROADWAY
SAINT LOUIS, MO 63102

314.621.1000
314.612.8221 Fax

umb.com

Sincerely,

Thomas C. Hof
Executive Vice President
Chief Lending Officer

CDBG NDRC Sources and Uses with Supporting Leverage By Activity						
Missouri NDRC Budget	TOTAL	NDRC	Leverage	Leverage Source	Supporting Leverage	Supporting Leverage Source
PRE-PROGRAM						
Target Area Enhancements						
Planning grants to shark tank	\$ 100,000	\$ 75,000	\$ 25,000	Wells Fargo		
BCA's for COI's	\$ 180,000	\$ 180,000			\$ 3,984,765	Fergson Comm., StL Credit Union, Port Authority
HOUSING	\$ 280,000	\$ 255,000	\$ 25,000			
Housing rehabilitation	\$ 3,750,000	\$ 2,250,000	\$ 1,500,000	StLCounty HOME/NAP		
Down payments/CC	\$ 1,500,000	\$ 250,000	\$ 1,250,000	StLCounty HOME		
Homebuyers Counseling	\$ 500,000	\$ -	\$ 500,000	StlCounty CDBG/NAP	\$ 20,000	MO Dept of Insurance
Principal Cost Reduction	\$ 2,500,000	\$ 2,500,000				
Capacity Building	\$ 375,000	\$ 375,000				
Staffing - direct program	\$ 500,000	\$ 500,000				
Staffing - overhead	\$ 325,000	\$ 325,000				
Marketing	\$ 125,000	\$ 125,000				
Insurance/Legal	\$ 250,000	\$ 250,000				
Office	\$ 325,000	\$ 325,000			\$ 925,000	Prosperity Connection
	\$ 10,150,000	\$ 6,900,000	\$ 3,250,000			
BUSINESS DEVELOPMENT						
Principal revolving loan fund	\$ 20,000,000	\$ 19,650,000	\$ 350,000	MDFB,NAP	\$ 1,312,000	Small Business Relief Fund/RBC
Pre-Incubation Idea Center						
Shared Equipment	\$ 100,000	\$ 100,000				

Business Counseling	\$ 500,000	\$ 250,000	\$ 250,000	NAP	\$ 20,000	MO Dept of Insurance
Start-up costs	\$ 500,000	\$ 500,000			\$ 100,000	MO Technology Corporation
Capacity Building	\$ 375,000	\$ 375,000				
Staffing - Direct Program	\$ 500,000	\$ 500,000				
Staffing - overhead	\$ 325,000	\$ 325,000				
Marketing	\$ 125,000	\$ 125,000				
Insurance/Legal	\$ 250,000	\$ 250,000				
Office	\$ 325,000	\$ 325,000			\$ 925,000	Prosperity Connection
	\$ 23,000,000	\$ 22,400,000	\$ 600,000			
TRAINING						
OTJ	\$ 500,000	\$ 500,000			\$ 500,000	StL County Workforce Develop.
Classroom	\$ 750,000	\$ 750,000			\$ 4,050,000	Family and Workforce Center
Apprenticeship	\$ 250,000	\$ 250,000			\$ 1,500,000	Urban League
Local Union Programs	\$ 200,000	\$ -	\$ 200,000	DED-DWD		
Mo Transit while in Training Program	\$ 117,000	\$ 117,000				
Capacity Building	\$ 250,000	\$ 250,000				
Staffing - Direct Program	\$ 500,000	\$ 500,000				
Staffing - overhead	\$ 325,000	\$ 325,000				
Marketing	\$ 125,000	\$ 125,000				
Insurance/Legal	\$ 250,000	\$ 250,000				
Contracted trainers	\$ 325,000	\$ 325,000				
	\$ 3,592,000	\$ 3,392,000	\$ 200,000			
REGIONAL RESILIENCE						

Regional Resilience Plan	\$ 250,000	\$ 225,000	\$ 25,000	DED-DWD		
COI facility (dual purpose COAD/saferoom)	\$ 3,077,349	\$ 3,077,349			\$ 268,000	Prosperity Connection
1 New Construction, 1 Rehab		\$ -			\$ 1,651,000	Urban League
Safe Room-Ready		\$ -				
Acquisition (1 lot & 1 bldg & lot for rehab)	\$ 225,000	\$ 225,000				
	<u>\$ 3,552,349</u>	\$ 3,527,349	<u>\$ 25,000</u>			
GRAND TOTAL BUDGET	<u>\$ 40,574,349</u>	<u>\$ 36,474,349</u>	<u>\$ 4,100,000</u>			
5% Admin LIMIT	<u>\$ 1,829,967</u>	<u>\$ 1,823,717</u>	<u>\$ 6,250</u>	DED-BCS		
GRAND TOTAL PLUS ADMIN.	<u>\$ 42,404,316</u>	<u>\$ 38,298,066</u>	<u>\$ 4,106,250</u>		<u>\$ 15,255,765</u>	

n/a

Attachment C - Certification

State of Missouri

MOAttC-CDBGNDRCertification.pdf

ATTACHMENT C - CERTIFICATION

Certifications waiver and alternative requirement. Sections 91.325 and 91.225 of title 24 of the Code of Federal Regulations are waived. Each State or UGLG applying for an award under this NOFA must make the following certifications with both its Phase 1 and, if invited by HUD, its Phase 2 application for CDBG-NDR funding.

a. The State of Missouri certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within its jurisdiction and take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard (see 24 CFR 570.487(b)(2) and 570.601(a)(2)). In addition, the State of Missouri certifies that agreements with subrecipients will meet all civil rights related requirements pursuant to 24 CFR 570.503(b)(5).

b. The State of Missouri certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the CDBG program.

c. The State of Missouri certifies its compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by part 87.

d. The State of Missouri certifies that the Community Development Block Grant National Disaster Resilience application is authorized under State and local law (as applicable) and that the State of Missouri, and any contractor, subrecipient, or designated public agency carrying out an activity with CDBG–NDR funds, possess(es) the legal authority to carry out the program for which it is seeking funding, in accordance with applicable HUD regulations and this NOFA.

e. The State of Missouri certifies that activities to be administered with funds under this NOFA are consistent with its Application.

f. The State of Missouri certifies that it will comply with the acquisition and relocation requirements of the URA, as amended, and implementing regulations at 49 CFR part 24, except where waivers or alternative requirements are provided for in this NOFA.

g. The State of Missouri certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

h. The State of Missouri certifies that it is following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105 or 91.115, as applicable (except as provided for in notices providing waivers and alternative requirements for this grant). Also, each UGLG receiving assistance from the state of Missouri must follow a detailed citizen participation plan that satisfies the requirements of 24 CFR 570.486 (except as provided for in notices providing waivers and alternative requirements for this grant).

i. Each State receiving a direct award under this Notice certifies that it has consulted with affected UGLGs in counties designated in covered major disaster declarations in the non-entitlement, entitlement, and tribal areas of the State in determining the uses of funds, including method of distribution of funding, or activities carried out directly by the State.

j. The State of Missouri certifies that it is complying with each of the following criteria:

(1) Funds will be used solely for necessary expenses related to disaster relief, long-term recovery, restoration of infrastructure and housing, and economic revitalization in the most impacted and distressed areas for which the President declared a major disaster in the aftermath of an event occurring in 2011, 2012, or 2013, pursuant to the Stafford Act.

(2) With respect to activities expected to be assisted with CDBG–NDR funds, the

Application has been developed so as to give the maximum feasible priority to activities that will benefit low- and moderate-income families.

(3) The aggregate use of CDBG–NDR funds shall principally benefit low- and moderate-income families in a manner that ensures that at least 50 percent of the grant amount is expended for activities that benefit such persons, unless waived by HUD based on a finding of compelling need.

(4) The State of Missouri will not attempt to recover any capital costs of public improvements assisted with CDBG–NDR grant funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless: (a) disaster recovery grant funds are used to pay the proportion of such fee or assessment that relates to the capital costs of such public improvements that are financed from revenue sources other than under this title; or (b) for purposes of assessing any amount against properties owned and occupied by persons of moderate income, the State of Missouri certifies to the Secretary that it lacks sufficient CDBG funds (in any form) to comply with the requirements of clause (a).

k. The State of Missouri certifies that it (and any subrecipient or recipient) will conduct and carry out the grant in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601–3619) and implementing regulations.

l. The State of Missouri certifies that it has adopted and is enforcing the following policies. In addition, a State receiving a direct award must certify that it will require any UGLG that receives grant funds to certify that it has adopted and is enforcing:

(1) A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and

(2) A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

m. Each State or UGLG receiving a direct award under this Notice certifies that it (and any subrecipient or recipient) has the capacity to carry out the activities proposed in its Application in a timely manner; or the State or UGLG will develop a plan to increase capacity where such capacity is lacking.

n. The State of Missouri will not use grant funds for any activity in an area delineated as a special flood hazard area or equivalent in FEMA's most recent and current data source unless it also ensures that the action is designed or modified to minimize harm to or within the floodplain in accordance with Executive Order 11988 and 24 CFR part 55. The relevant data source for this provision is the latest issued FEMA data or guidance, which includes advisory data (such as Advisory Base Flood Elevations) or preliminary and final Flood Insurance Rate Maps.

o. The State of Missouri certifies that its activities concerning lead-based paint will comply with the requirements of 24 CFR part 35, subparts A, B, J, K, and R.

p. The State of Missouri certifies that it will comply with applicable laws.

q. The State of Missouri certifies that it has reviewed the requirements of this NOFA and requirements of Public Law 113-2 applicable to funds allocated by this Notice, and that it has in place proficient financial controls and procurement processes and has established adequate procedures to prevent any duplication of benefits as defined by section 312 of the Stafford Act, to ensure timely expenditure of funds, to maintain comprehensive Web sites regarding all disaster recovery activities assisted with these funds, and to detect and prevent waste, fraud, and abuse of funds.



Mike Downing, Director
Missouri Department of Economic Development

9/24/15

Date

n/a

Attachment D - Consultation Summary

State of Missouri

MOAttD - ConsultationSummary.pdf

ATTACHMENT D - CONSULTATION SUMMARY

This document includes consistency with other planning documents attachments and Phase 1 and Phase 2 consultation summary. The consultation summary consists of the following five tables, summarizing consultation and public engagement efforts in Phase 1 and 2.

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PHASE 2 – CONSISTENCY WITH OTHER PLANNING DOCUMENTS

Certification of Consistency with the Consolidated Plan

U.S. Department of Housing
and Urban Development

I certify that the proposed activities/projects in the application are consistent with the jurisdiction's current, approved Consolidated Plan.
(Type or clearly print the following information:)

Applicant Name: State of Missouri - Department of Economic Development

Project Name: Building on Our Assets

Location of the Project: Targeted area of North St. Louis County

Name of the Federal Program to which the applicant is applying: National Resilient Disaster Recovery Competition - HUD

Name of Certifying Jurisdiction: State of Missouri - Department of Economic Development

Certifying Official of the Jurisdiction Name: Andy Papen

Title: CDBG Manager

Signature: 

Date: 10/23/2015

October 14, 2015

Ms. Sallie Hemenway, Director
Division of Business and Community Services
Missouri Department of Economic Development
301 High W. High Street, P.O. Box 118
Jefferson City, MO 65102

Subject: National Disaster Resilience Competition, State of Missouri, Department of Economic Development Phase 2 Application

Ms. Hemenway:

The St. Louis Economic Development Partnership (“Partnership”) is pleased to provide this letter in support of the proposal being submitted by the State of Missouri for the National Disaster Resilience Competition (“NDRC”) Phase 2 Application. The Partnership certifies that the NDRC program boundary overlaps the footprint of the St. Louis City and County Promise Zone, and is fully aligned respecting the anticipated outcomes addressing unmet needs in North St. Louis County.

The St. Louis Economic Development Partnership (the “Partnership”), was created in 2013 through the combination of the economic development functions of St. Louis County and St. Louis City. As such, we are responsible for creating high quality business and employment opportunities and enhancing the quality of life to advance long-term diversified growth throughout St. Louis County, the City of St. Louis and the St. Louis Region.

As the regional administrator of St. Louis’ designated Promise Zone, we believe the NDRC activities will connect St. Louis’ effort to alleviate suburban poverty, enhance regional resilience, and more fully embrace the impacted and underserved communities of North St. Louis County. Enclosed with this letter is HUD Form 50153 documenting the State of Missouri NDRC Phase 2 grant application’s affiliation with the St. Louis City and County Promise Zone.

Sincerely,



Rodney Crim
President

MOAttD-ConsultationSummary.pdf

AttD - 3

Certification of Consistency with Promise Zone Goals and Implementation

I certify that the proposed activities/projects in this application are consistent with the goals of the Promise Zones and the revitalization strategies detailed in my Promise Zone application.

(Type or clearly print the following information)

Applicant Name

Name of the Federal Program to which the applicant is applying:

Name of the Promise Zone Designated Community

The proposed project meets the following geographic criteria (please select one):

- The proposed project is solely within Promise Zone boundaries
- The proposed project includes the entire Promise Zone boundary and other communities
- The proposed project includes a portion of the Promise Zone boundary
- The proposed project is outside of the Promise Zone boundaries, but specific and definable services or benefits will be delivered within the Promise Zone or to Promise Zone residents

Please note that projects which substantially and directly benefit Promise Zone residents but which are not within the boundaries of the Promise Zone may be considered. Agencies will make clear the acceptable definition of substantially and directly beneficial in the program's award and funding announcement.

I further certify that:

- (1) The applicant is engaged in activities, that in consultation with the Promise Zone designee, further the purposes of the Promise Zones initiative; and
- (2) The applicant's proposed activities either directly reflect the goals of the Promise Zone or will result in the delivery of services that are consistent with the goals of the Promise Zones initiative; and
- (3) The applicant has committed to maintain an on-going relationship with the Promise Zone designee for the purposes of being part of the implementation processes in the designated area.

Name of the Promise Zone Official authorized to certify the project meets the above criteria to receive bonus points:

Title:

Organization:

Signature: 

Date (mm/dd/yyyy)



EAST-WEST GATEWAY Council of Governments

Creating Solutions Across Jurisdictional Boundaries

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Chairman, St. Clair County Board

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Richard Kellett

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James A. Pulley

Dave Stoecklin

Non-voting Members

Eddie Koch
Illinois Department of Commerce
and Economic Opportunity

John Nations
Metro

Doug Nelson
Missouri Office of Administration

Dave Nichols
Missouri Department of
Transportation

Jeffrey South
Illinois Department of
Transportation

Interim Executive Director

James M. Wild

October 15, 2015

To Whom It May Concern:

In 2013, East-West Gateway Council of Governments and 10 other consortium partners completed a regional plan for sustainable development. Titled OneSTL – Plan for a Prosperous, Healthy, Vibrant St. Louis Region, it is a comprehensive visioning document that includes goals, objectives, and strategies intended to address a wide range of issues identified during the public engagement process. Some of the main themes the plan prescribes strategies for include collaboration, prosperity, and inclusion.

Residents and local government agencies within St. Louis County played an active role in developing OneSTL and continue to stay involved with its implementation. In the development of OneSTL we held seven public meetings and engaged over 500 residents in north St. Louis County alone. Many of the goals, objectives, and strategies of OneSTL were designed to help address the conditions and public concern documented in north St. Louis County. Therefore, it is no coincidence that the programs prescribed in “Building on Our Assets” will help achieve goals and objectives of OneSTL.

The exact services and assistance to be provided in “Build on Our Assets” will be determined by the service providers and residents themselves; however, based on the program design proposed by the Missouri Department of Economic Development, several goals and objectives from OneSTL align closely with “Building on Our Assets”. Those include:

OneSTL Theme: **Collaborative** – Promote inclusive and on-going efforts that involve communication, cooperation, and action among local and regional leaders and residents.

Goal 3: Strengthen neighborhood and community collaboration.

Objective: Support local efforts and networks that empower residents to strengthen and maintain conditions in their own neighborhoods and communities.

Goal 4: Improve access to information for local government officials and citizens.

Objective: Provide access to data that is needed to make informed, sustainable decisions.

OneSTL Theme: **Prosperous** – Coordinate economic development efforts to create quality employment and development opportunities and build a diverse, innovative, and entrepreneurial economy.

Goal 4: Build the regional economy.

Objective: Support entrepreneurship, creativity, and small business creation.

Objective: Develop a skilled, created, adaptive and diverse workforce.

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Goal 5: Reduce racial disparities in economic opportunities.
Objective: Increase workforce diversity and inclusion programs.

OneSTL Theme: **Inclusive** – Engage all citizens in regional civic and cultural life by providing quality, equitable services and opportunities.

Goal 2: Eliminate areas of concentrated poverty.
Objective: Increase private investment in concentrated areas of poverty.

Goal 4: Improve access to opportunities.
Objective: Provide equitable access to jobs, housing, education, health care, financial services and other services.

Goal 5: Improve quality of life in low-income neighborhoods.
Objective: Increase the safety and quality of housing.

OneSTL Theme: **Prepared** – Equip the region's communities with the infrastructure, knowledge, communications, and partnerships necessary to be safe and resilient.

Goal 2: Strengthen capabilities for shared disaster response.
Objective: Promote community involvement in preparedness efforts

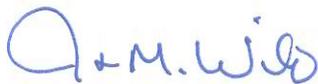
Goal 4: Enable efficient and effective recovery.
Objective: Build systems that focus on timely restoration, improvement and revitalization of infrastructure, housing, economic activity, social structures, and environmental conditions in the event of a natural or man-made disaster

OneSTL Theme: **Educated** – Strengthen learning, education and training opportunities and increase public support for the region's education, research, arts and cultural institutions.

Goal 2: Build a globally competitive talent pool.
Objective: Support job training, trade school and other education programs that prepare people for trade, production-based, and green jobs.

Based on my review, the proposed activities associated with the Building on Our Assets program are consistent with the regional plan for sustainable development, OneSTL – Plan for a Prosperous, Healthy, Vibrant St. Louis Region.

Sincerely,



James M. Wild
Interim Executive Director



EAST-WEST GATEWAY
Council of Governments

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Chair

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Barbara Geisman

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Missouri Office of Administration

Dave Nichols
Missouri Department of
Transportation

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Illinois Department of
Transportation

Interim Executive Director

James M. Wild

October 15, 2015

To Whom It May Concern:

In 2014-2015, East-West Gateway Council of Governments, under the direction of the Missouri State Emergency Management Agency, updated the St. Louis Regional Hazard Mitigation Plan. Planning partners included STARRS, county emergency managers, Municipal League representatives, St. Louis Area Regional Coalition of Community Organizations Active in Disaster, and EducationPlus. The plan covers 5 counties including St. Louis County.

This plan is designed to help protect public safety and prevent loss of life or injury in the event of a natural disaster. It is also designed to reduce risk to existing and future development and to prevent damage to each community's unique economic, cultural and environmental assets.

The recommendations in the Plan are guidelines for voluntary action. Local jurisdictions adopt the Plan, then identify priorities and carry out those elements of the Plan that best serve local community needs and challenges. As an overall process, this aligns well with the process proposed for "Building on Our Assets". The exact services and assistance to be provided in "Building on Our Assets" will be determined by the service providers and residents themselves; however, based on the program design proposed by the Missouri Department of Economic Development, several action steps from St. Louis Regional Hazard Mitigation Plan align closely with "Building on Our Assets". Those include:

1. Public Awareness and Involvement:
 - a. Create and strengthen Community Organizations Active in Disasters (COAD).
 - c. Participate and support training for citizen volunteers.
 - e. Promote awareness about the (United Way's) 211 service.
2. Public Actions to prepare for Natural Disasters.
 - a. Build safe rooms that can also serve as relief centers.
5. Prepare for Extreme Weather.
 - a. Create and support neighborhood initiatives
 - b. Establish relief centers and encourage the public to use the centers.
7. Prepare for Earthquakes.
 - d. Promote individual and household preparation.

Based on my review, the proposed activities associated with the Building on Our Assets program are consistent with the St. Louis Regional Hazard Mitigation Plan.

Sincerely,

James M. Wild
Interim Executive Director

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One Memorial Drive, Suite 1600
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PHASE 2 - CONSULTATION SUMMARY

Table 1 – Phase 2: Citizen Participation and Public Comment Summary Chart

Phase 2 Public Comment and Citizen Participation Actions

Since March 25, 2015, the state of Missouri in conjunction with its partners, St Louis County and the St. Louis Economic Development Partnership continued to collaborate with other regional partners, engage community stakeholders and invite public discussion and feedback on the Building on Our Assets program and the Missouri CDBG-NDR Phase 2 Application.

PHASE 2 – Citizen Participation and Public Comment Summary			
1 Comment Topic	2 Comments	3 Source of Comment	4 Applicant Response
Partnering	Connect with emerging St. Louis Social Innovation District to build capacity, skills and processes that enable the government, business and social sectors to work together effectively	NDRC Service Provider Survey of Draft Plan	Suggestions reflected in final narrative.
Trust-building	Hire from community being served. Be flexible in approach in order to best meet needs of clients. Work with existing trusted members and partners in the community. Fund based on demand from the community – community members know what’s working for them and who they trust, even if it’s not as evidence based or as proven or established as other programs.	NDRC Service Provider Survey of Draft Plan	Suggestions in alignment with community-driven objectives in the narrative.

PHASE 2 – Citizen Participation and Public Comment Summary			
1 Comment Topic	2 Comments	3 Source of Comment	4 Applicant Response
Trust-building	These areas need to have community-based organizations (community-building or community development) that are controlled by and represent community residents that other organizations can work through. There are many models for this in City of St. Louis Neighborhoods	NDRC Service Provider Survey of Draft Plan	Narrative updated in Soundness of Approach to reflect suggestions.
Interest in Involvement	Over 60% of respondents believed their organizations would want to be involved in the Building on Our Assets program.	NDRC Service Provider Survey of Draft Plan	Service Providers will be including in marketing campaigns for the program
Program Execution	Employ residents of North St. Louis County as part of building the program. Gain support of local elected officials and business leaders. Partner with established businesses	NDRC Service Provider Survey of Draft Plan	Narrative updated in Soundness of Approach in Program Design section

PHASE 2 – Citizen Participation and Public Comment Summary			
1 Comment Topic	2 Comments	3 Source of Comment	4 Applicant Response
General Draft Plan	<p>Couldn't get my arms around the message of the Draft. Clarify need and how it relates to the resilience. Issues, Past / current efforts and Gaps.</p> <p>Clarify the program for community organizations to apply and the general structure/system. By doing all this stuff and utilizing HUD resilience money, what are the results.</p> <p>In Executive Summary explain better what you will find in the application document/package.</p>	Peer Review (Federal agency)	Concur, will revise narrative to show address these comments. Many changes already made.
General	<p>Understand the concept, but the details are overwhelming; This program will take a lot of faith and effort to ensure it is successful; To gain federal support ensure program elements are complementary and not competing with other regional concepts.</p>	Peer Review (Federal agency)	Concur, will revise narrative to show how this program concept will be a “sustainable” effort and complementary of other regional activities
Soundness / Benefit-Cost Analysis	DRAFT Pg. 59, Metrics, “Environmental Value” - there are lots of other elements out there for environmental value rather than just building design or efficient appliances	Peer Review (Federal agency)	Team will identify more qualitative environmental criteria in the benefit-cost analysis, e.g., floodplain relocations, housing rehab considerations, etc.

PHASE 2 – Citizen Participation and Public Comment Summary			
1 Comment Topic	2 Comments	3 Source of Comment	4 Applicant Response
Soundness	How does this program address the excessive number of jurisdictions which may affect the ability to grow economic development in the region/target area?	Peer Review (Federal agency)	St. Louis Economic Development Partnership is the recognized regional economic development organization and a partner in this application. Our application wont fix regional fragmentation.
Benefit-Cost Analysis	Benefit-Cost Analysis DRAFT, “...biggest issue facing the community is the catastrophe of unaccredited schools.” The program, as best I can tell, does not address helping schools get accredited, and I am not sure what an innovation center could do to facilitate. Taking on the onus of reforming the impacted school districts is likely beyond the scope of what can be accomplished, and identifying it as the biggest issue, and not addressing it, will raise serious questions. The additional components that were added as a result of the surveys – i.e., food trade. The program cannot be all things to all people, nor can it address all that ails the community. It appears that we are overreaching, and we would be better served focusing on the areas of unmet need, Housing and Economic Revitalization. “...fewer things done very well, will ultimately be more impactful and sustainable.”	Peer Review	Concur, reference to “schools” removed from program narrative, during DRAFT review and edit.
Soundness		Peer Review	Concur, references to food trade were revised and clarified to ensure our reach focuses on Housing and Economic Revitalization.

PHASE 2 – Citizen Participation and Public Comment Summary			
1 Comment Topic	2 Comments	3 Source of Comment	4 Applicant Response
General/Need/ Soundness/Benefit- Cost Analysis	Much of the language throughout, uses the terms building or creating “wealth”. Since the program seeks to alleviate significant suburban poverty, I much prefer the themes of asset building, or gathering assets to become more resilient. ‘Wealth’ may be viewed as a bridge too far.	Peer Review	The “creation of wealth” (which should be accompanied by its definition) is a term distinct from “income” and more widely used in community development. While often interchanged with “asset building” the latter is a social services term. “Wealth”, in the context of our program is not “riches,” it is a term related to resilience. Wealth building activities (per the Federal Reserve, are homeownership and business ownership, equity etc.) To address this point, however, we will clearly quote the Fed and their definition, and perhaps put the word “wealth” in quotes from that point on.
Benefit-Cost Analysis	The Benefit-Cost Analysis should make the point that the impacts could be even greater than those identified and supported by the relatively conservative assumptions listed within. For example, family sizes may be greater, thus increasing the overall impact to the population.	Public Hearing	BCA narrative should acknowledge that the program and process expect proposal opportunities beyond the model shown in the application; We expect community based submissions with potentially even higher benefits and/or innovative solutions.

PHASE 2 – Citizen Participation and Public Comment Summary			
1 Comment Topic	2 Comments	3 Source of Comment	4 Applicant Response
General	Our "model" is conservative. Applicants to us may be much more creative and have many more opportunities to find leverage and supporting activities that result in higher rates of return for us. Ensure you emphasize the benefits of running a program versus a project, even more.	Public Hearing	We will expand and refine our discussion about operating a program versus a project to ensure clarity.
General	Does the application adequately address the difference between a typical physical project which involves the cost of long term maintenance and the lack of any such maintenance required in our "project" since we are building self sufficiency?	Public Hearing	Narrative will reflect resilience and sustainability aspect of a program versus a project. We will attempt to compare program against a physical project like a levee and the potential benefits and reduction of long term maintenance. We reference achieving community-driven resilience (World Bank)
General	Does the application compare HUD's research on the impacts of their programming and incorporate them into our narrative and outcomes?	Public Hearing	We will review HUD's online analysis of its own programs and see how our application relates to impacts on business and redevelopment.
Leverage	SLEDP is the recipient of a U.S. Department of Commerce award for planning - Comprehensive Economic Development Strategy (CEDS), which includes resilience planning within the economic development arena. How is that effort coordinated and consistent with this effort?	Public Hearing	Consistent under the Long Term Commitment - see amended Resilience MOU between St. Louis Development Corporation, St. Louis Regional Chamber and St. Louis Economic Development Partnership

PHASE 2 – Citizen Participation and Public Comment Summary			
1 Comment Topic	2 Comments	3 Source of Comment	4 Applicant Response
Soundness / Program Concept	Offered regional integrated resilience, process and outcome examples for comparison to Phase 2 program concept; The Program is an opportunity for a collaborative and coordinated process that will build regional capacity	Peer Review (Private sector design)	Concur – will add to narrative
Program delivery	Best method for providing housing and job service – “internet” the most common response (mentioned by 58% of those surveyed), followed by a “permanent facility/building in your neighborhood” (31%), and “through a church or other faith-based group” (25%).	Community Resident / End User Survey	Confirm and refine program delivery in proposal
Program delivery	Elements that may prevent participating in programs that would improve housing or job situation – 79% of those surveyed said “not knowing what is available or where to get help.” Other less frequent responses – “Not meeting eligibility requirements” and “not trusting program providers.”	Community Resident / End User Survey	Confirm and refine program delivery in proposal
Program delivery	Places to go for improving job opportunities – “internet,” a “career center” and a “community college/university” or “vocational program.”	Community Resident / End User Survey	Confirm and refine program delivery in proposal

PHASE 2 – Citizen Participation and Public Comment Summary			
1 Comment Topic	2 Comments	3 Source of Comment	4 Applicant Response
Program delivery	RENTERS: who to turn to if a landlord doesn't make repairs – “family and friends,” followed by a “government office or agency.” 28% “weren't sure who to contact.” HOMEOWNERS: information and assistance with financing (whether for improvements or a new home) – “bank or credit union.” Other sources mentioned frequently included “government agencies,” “nonprofits,” “family/friends” and the internet.”	Community Resident / End User Survey	Confirm and refine program delivery in proposal
Program delivery	57% of those surveyed indicated they had thought about owning their own business.	Community Resident / End User Survey	Confirm and refine program delivery in proposal
Program delivery	Seeking advice on loans or starting/operating a business – “bank or credit union” for 48% of respondents. Other less frequent options, included a “government agency,” the “internet” and “nonprofits.”	Community Resident / End User Survey	Confirm and refine program delivery in proposal
Program delivery	The best method for providing housing and job services. Most common response was Internet 58%, a permanent facility in your neighborhood 31% and a church or faith-based group 25%	Community Resident/End User Survey	Confirm and refine program delivery in proposal

PHASE 2 – Citizen Participation and Public Comment Summary			
1 Comment Topic	2 Comments	3 Source of Comment	4 Applicant Response
Program delivery	Banks and Credit Unions were used by 75% of respondents seeking loan advice. Government offices were 41% and friends and family was 35%	Business Owner Survey	Confirm and refine program delivery in proposal
Program delivery	Internet was the most frequently mentioned source for information and guidance on running a business, surpassing banks and credit unions as well as family and friends	Business Owner Survey	Confirm and refine program delivery in proposal
Program delivery	Lack of knowledge 92% was the primary reason that business owners did not participate in programs that would help their business, 50% mentioned lack of trust in service providers	Business Owner Survey	Confirm and refine program delivery in proposal
Strategies for Resilience	97% of respondents mentioned jobs/economic conditions as a strategy to improve community stability. 75% mentioned improvement in schools	Business Owner Survey	Confirm and refine program delivery in proposal
Program Development	Locally driven ideas will require thoughtful information sharing, deliberate conversations and more voices from nontraditional organizations, including banks and employers	Service Providers Focus Group	Confirm and refine program delivery in proposal
Program Development	Case Management will be required to guide recipients through program activities to be certain they have access to all available resources	Service Providers Focus Group	Confirm and refine program delivery in proposal

PHASE 2 – Citizen Participation and Public Comment Summary			
1 Comment Topic	2 Comments	3 Source of Comment	4 Applicant Response
Program Delivery	Lack of trust in organizations is often a significant barrier to access. Effective service delivery requires engagement of local populations and creative solutions to approach people in a non-intimidating way. Churches and Schools were mentioned as trust institutions that can be partners	Service Providers Focus Group	Confirm and refine program delivery in proposal

Table 2 – Phase 2: Consultation Summary Chart

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Missouri Technology Corporation	Business finance agency	Phone / email	Coordination on Supporting Commitments, 10/22/15
Community List of State Contacts	St. Louis Contact List	Email	Email to Missouri DED list of 600+ St. Louis contacts; reminder of opportunity to comment on our draft application, 10/16/15
Homeowners	Residents in target area	Phone/in person	Follow up survey on unmet need, 10/16/15
Pulaski Bank, Commerce Bank, Reliance Bank St. Louis, Central Bank, UMB Bank and Midwest BankCentre	Regional Financial Institutions	Email	Follow up email based on prior discussions; review of proposal, 10/15/15
Enterprise Holdings, Kathy Reeves (and FOCUS Stl Louis Board of Directors)	Corporate Philanthropic	Phone Call	Discussed program concept and DRAFT Application, 10/13/15
Regional Association of Grantmakers	Regional Philanthropic Technical Assistance	Phone Call	Discussed program concept and DRAFT Application, 10/8/15
Gateway Center for Giving	Regional Philanthropic Technical Assistance	Phone Call	Discussed program concept and DRAFT Application, 10/8/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
St. Louis Community Foundation, Mary McMurtrey	Regional Philanthropic Foundation	Phone Call	Discussed program concept and DRAFT Application, 10/8/15
Earth Economics	Consultant provided by Rockefeller Foundation	Phone calls / e-mails	Reviewed Draft Benefit-Cost and incorporated comments, 10/8/15
U.S. Environmental Protection Agency (EPA), Region 7 – David Doyle	Federal agency – regional environmental	Phone call	Reviewed program concept and feedback on DRAFT Application, Discussed EPA programs relevant to concept, 10/7/15
MO DED, St. Louis County, and St Louis Economic Development Partnership	Statewide; STL County and Target Area	In person	Public Hearing - Presentation about NDRC DRAFT Application, 10/7/15
U.S. Environmental Protection Agency (EPA), Region 7 – David Doyle	Federal agency – regional environmental	Email exchange	Discussed program concept and requested feedback on DRAFT Application, 10/5/15
U.S. Economic Development Administration (EDA) – Steve Castaner	Federal agency – regional economic	Phone and In-person	Discussed program concept and requested feedback on DRAFT Application, 10/2/15
National League of Cities	National Association for local governments	Phone call	Discussed program concept and DRAFT Application, 10/2/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
General Public	Statewide	Public Posting on MO DED website	NDRC DRAFT application posted for public review and comment, 10/2/15 to 10/17/15
General Public	St Louis County and North St Louis County	Announcement for Public Hearing - The Countian – St. Louis County Daily publication and St Louis American Weekly Newspaper	Public notice provided for NDRC DRAFT Application public hearing, 10/2/15
Bank of America, Michelle Tucker	Philanthropic	Letter	Request for program participation and leverage support, 10/1/15
US Bank, Kathy Siddens	Philanthropic	Letter	Request for program participation and leverage support, 10/1/15
Purina, Kasey Bergh	Philanthropic	Letter	Request for program participation and leverage support, 10/1/15
Wells Fargo Advisors, Vanessa Cooksey	Philanthropic	Letter	Request for program participation and leverage support, 10/1/15
Greater St. Louis Community Foundation, Mary McMurtrey	Philanthropic	Letter	Request for program participation and leverage support, 10/1/15
Emerson, St. Louis	Philanthropic	Letter	Request for program participation and leverage support, 10/1/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Clinton Foundation	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Russell Sage Foundation	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
W.K. Kellogg Foundation	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
National Alliance for Partnerships in Equity	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Annie E. Casey Foundation	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Marguerite Casey Foundation	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
The Carter Center, Atlanta GA	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Edward Lowe Foundation	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
U.S. Chamber of Commerce Foundation	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
World Wide Technology, Inc.	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
McCarthy, St Louis, Mike Bolen	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
RGA, Chesterfield, MO	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Caleres, St. Louis	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
J.E. and L.E. Mabee Foundation, Inc	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Sigma-Aldrich, St. Louis	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Express Scripts, St. Louis	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
ArchCoal, St. Louis, John Eaves	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Edward Jones, St. Louis, James Weddle	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Monsanto, St. Louis	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Centene Corporation, St. Louis, Michael Neidoff	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Enterprise, St. Louis, Kathy Reeves	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Schnucks, St. Louis, Todd Schnuck	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Olin Corporation, St. Louis, Joseph Rupp	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Stifel Nicolaus, St. Louis, Ronald Kruszewski	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Ameren, St. Louis	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Graybar, St. Louis	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Energizer, St. Louis	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
SunEdison, Maryland Heights, MO	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Peabody, St. Louis, Glenn Kellow	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Belden, St. Louis, John Stroup	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Panera Bread, St. Louis	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Apex Oil Company, St. Louis	Philanthropic	Letter	Request for program participation and leverage support, 9/30/15
Wells Fargo Sr VP Community Affairs - Vanessa Cooksey	Financial stakeholder and decision maker	In Person	Share Program concept 9/30/15
St. Louis University - Jin Huang	Education stakeholder	In Person	Share Program concept 9/30/15
St. Louis City Treasurer - Tishaura Jones	Local government decision maker	In Person	Share Program Concept 9/30/15
Jobs with Justice - Lara Granich	Employment stakeholder	In Person	Share Program Concept 9/30/15
Washington University - Michael Sherraden	Education stakeholder - decision maker	In Person	Discussed program concept and requested feedback, 9/30/15
St. Louis Regional Chamber - Hart Nelson	Regional Economic stakeholder, decision maker	In Person	Share Program Concept 9/30/15
St. Louis County Office of Community Empowerment - Annette Slack	Local government stakeholder, decision maker	In Person	Share Program Concept 9/30/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Missouri Association of Counties (MAC)	Statewide organization of Missouri Counties	Email	Provided NDRRC Phase 2 application summary; solicited comments from MAC and all member counties. 9/30/15
Missouri Municipal League (MML)	Statewide organization of Missouri municipalities	Email	Provided NDRRC Phase 2 application summary; solicited comments from MML and all member cities. 9/30/15
Missouri Association of Councils of Government (MACOG)	Statewide organization of regional planning commissions and councils of government	Email	Provided NDRRC Phase 2 application summary; solicited comments from MACOG and all member cities and counties, 9/30/15
University of Missouri Extension	Education	Email	Provided NDRRC Phase 2 application summary; solicited comments from Extension staff and partners, 9/30/15
American Council of Engineering Companies - Missouri	Statewide organization of Missouri engineering firms	Email	Provided NDRRC Phase 2 application summary; solicited comments from members and organization leadership, 9/30/15
Missouri Department of Social Services	State agency	Email	Provided NDRRC Phase 2 application summary; solicited comments from state agency partner, 9/30/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Missouri Department of Health and Senior Services	State agency	Email	Provided NDRRC Phase 2 application summary; solicited comments from state agency partner, 9/30/15
Missouri Housing Development Commission	State housing finance agency	Email	Provided NDRRC Phase 2 application summary; solicited comments from state agency partner, 9/30/15
Missouri Department of Natural Resources	State agency	Email	Provided NDRRC Phase 2 application summary; solicited comments from state agency partner, 9/30/15
State Emergency Management Agency	State agency	Email	Provided NDRRC Phase 2 application summary; solicited comments from state agency partner, 9/30/15
Missouri Department of Transportation	State agency	Email	Provided NDRRC Phase 2 application summary; solicited comments from state agency partner, 9/30/15
Missouri Department of Insurance, Financial Institutions & Professional Registration	State agency	Email	Provided NDRRC Phase 2 application summary; solicited comments from state agency partner, 9/30/15
Missouri Department of Labor and Industrial Relations - Commission on Human Rights	State agency	Email	Provided NDRRC Phase 2 application summary; solicited comments from state agency partner, 9/30/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Missouri Economic Development Council (MEDC)	Statewide organization of economic development professionals	Email	Provided NDRC Phase 2 application summary; solicited comments from MEDC and all members, 9/30/15
State Emergency Management Agency (SEMA)	State agency	Phone conference	Discussion regarding preparation of NDRC Benefit Cost Analysis, 9/30/15
Midwest Bank Center - Alex Flennoy	Financial stakeholder, decision maker	In Person	Share Program Concept 9/29/15
Peoples Health Center - Lisa Potts	Health stakeholder	In Person	Share Program Concept 9/29/15
Ferguson Businesses	Local business owners	In person meeting; business surveys	Discussion and feedback on program concept with local businesses; received 11 completed surveys, 9/28/15
Focus Group – Session 1, Friendly Temple Missionary Baptist Church	Regional non-profit service providers	Phone invite, email and in-person focus group discussion	Facilitated discussion with 7 service providers about the program concept and services delivery, 9/29/15
Focus Group – Session 2, Friendly Temple Missionary Baptist Church	Regional non-profit service providers	Phone invite, email and in-person focus group discussion	Facilitated discussion with 12 service providers about the program concept and services delivery, 9/29/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Living Cities, Steven Bosacker, Director of Public Sector Innovation	Economic well-being nonprofit	Email/Phone	Connection to potential leverage/investors, 9/29/15
FOCUS St. Louis	Regional leadership development organization	Staff Meeting; Newsletter distribution via email	Share program concept and public participation opportunities with membership, approx. 2,000 trained leaders, 9/28/15
Home Health and Energy Resources Fair	Community event	Table/In person surveys	Community resident discussion and surveys for potential services for end users; collected 70 surveys from attendees, Overland Community Center, 9/26/15
East-West Gateway Council of Governments	Regional planning agency and regional community foundation	Meeting	Briefing presentation on the NDRC application process and the program concept, Handout provided 9/25/15
Mission: St. Louis	Social Service Organization	Phone call / e-mail	Discussed program design strategy and overall concept, 9/25/15
BNIM	Private design firm	Email	Feedback and input on program concept and regional examples for comparison, 9/24/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
East West Gateway Council of Governments	Regional Planning Council	Phone call / e-mails	Discussed program design strategy and measuring impact on reduction of poverty. Discussion of COAD and STARR and regional emergency response best practices Discussed integration with OneSTL Regional Plan. 9/24/2015 and 9/25/2015
Carrie Couch, Director, Office of Community Affairs, MO Dept. of Insurance, Finance and Professional Registration	State government - Insurance	Phone meeting	Discussed NDRC application process, leverage, investment, 9/24/15
Prosperity Connection - Paul Woodruff	Economic empowerment; financial education	Phone meetings	Discussed program concept and partner/leverage opportunities for the organization, 9/21/15; 9/24/15; and 9/25/15
Vecino Group - Heather Bradley Geary	Housing developer	Phone meeting	Discussed NDRC application process, 9/24/15
U.S. Black Chamber	Reps from national organization, St. Louis minority owned firms	In person meeting/seminar	Discussed application process and program concept, distributed surveys to businesses at formation meeting, 9/23/15
North County Inc.	North County economic development organization	Email with survey link	Distributed business provider surveys via email to membership, 9/23/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Ferguson Commission - Economic Inequity and Opportunity working group	Economic subcommittee of Governor-appointed public forum to address economic issues in Ferguson MO	Email with survey link	Distributed service provider surveys via email to membership, 9/22/15
Kristy Manning, Director, Division of Energy	State government	Phone meeting	Requested financial assistance/investment/leverage NDRC application budget, 9/22/15
Amy Sublett, Director, Division of Workforce Development	State government	Phone meeting	Requested financial assistance/investment/leverage NDRC application budget, 9/22/15
Marvin Teer, Veta Jeffery	State government	Phone meeting	Meeting to discuss NDRC application process, 9/22/15
Code for America, Efreem Bycer, Director of Economic Development and Social Impact	Web industry nonprofit	Phone/email	Connection to potential NDRC program application/investors, 9/21/15
Community Foundation of NW MO	Regional community foundation	Phone meeting	Discussed technical assistance, foundations in Missouri, 9/21/15
Infinite Scholars Community Fair	Educational Event	Table, In Person Surveys	Community resident discussion and surveys for potential services for end users; collected 90 surveys from attendees, 9/18/15, McCluer High School

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Family Workforce Centers of America - Carolyn Seward	Employment Stakeholder, Potential NDRRC Program Applicant	Email, Phone Conversation	Share and discuss program concept, 9/18/15
Prosperity Connection – Paul Woodruff	Stakeholder, Potential NDRRC Program Applicant	Email, Phone Conversation	Share program concept, 9/18/15
Beyond Housing – Chris Krehmeyer	Housing Stakeholder, Potential NDRRC Program Applicant	Email, Phone Conversation	Discuss program concept, 9/18/15
Deaconess Foundation - Reverend Wilson and Pam Heeb; Center for Disaster Philanthropy - Regine Webster,	Philanthropic leverage	Phone meeting	Requested financial assistance/investment/leverage NDRRC application budget, 9/17/15
Missouri Technology Corporation - Bill Anderson	Philanthropic leverage	In person meeting, email	Requested financial assistance/investment/leverage NDRRC application budget, 9/15/15
Missouri Housing Development Commission - Kip Stetzler,	State government	Phone meeting	Requested financial assistance/investment/leverage NDRRC application budget, 9/15/15
Missouri Development Finance Board - Bob Miserez,	State government	Phone meeting	Requested financial assistance/investment/leverage NDRRC application budget, 9/15/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Office of County Executive, St. Louis County	Stakeholder, Decision Maker	In Person Meeting	Share program concept, garner political support and financial leverage, 9/11/15
Missouri Economic Research and Information Center - Alan Spell, Manager	State government	Phone meeting, emails	Discussed BCA and REMI model, 9/8 9/29
LauchCode - Amber Withycombe	Non-profit connecting talent to companies through apprenticeship programs.	In person	Discussion of LauchCode model for applicability to North County Area, 9/3/15
InsightFive22 and PGAV Planners, STL County and St Louis Economic Development Partnership	Consultants and State/County/ Regional partners	In person meeting	Consultant kick off meeting, 9/2/15
St Louis Economic Development Partnership Don Roe, Otis Williams,	City and County decision making staff	Phone meeting	Discussed collaboration with City of St. Louis, 100 Resilient Cities, 8/28/15
Regine Webster, Center for Disaster Philanthropy	Philanthropic	Phone meeting	Discussed foundation participation, 8/25/15
East-West Gateway Council of Governments, Paul Hubbman, Senior Manager of Corridor and Long Range Planning	Regional planning agency, Stakeholder, Decision Maker	Phone and email	NDRC concept discussion; feedback, 8/24/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
FOCUS St. Louis - Felicia Pulliam	Regional leadership development organization	Phone meeting	Discussed NDRC application process/drafted her for team, 8/20/15
HUD, Secretary Castro	Federal government - Housing	In person meeting, with HUD site visit, North County	Participated in Regional Partnership Discussion where NDRC application overview was provided, 8/19/15
LaunchCode - Chris Bay, Mentor Center Director and Crystal Martin, Community Education Coordinator	Nonprofit stakeholder, Potential NDRC Program Applicant	Phone/email	NDRC proposal discussion and input, 8/12/15
United Way - Danielle Wallis	Non-profit service provider	Phone meeting	Discussed NDRC application process, 8/7/15
Rockefeller Foundation	Resilience subject matter experts	In person seminars, facilitated planning	Presented proposal at Academy, 7/27/15 – 7/29/15
SLATE, Michael Holmes Director	Workforce development agency, Stakeholder, Decision Maker	Email, Phone	NDRC concept discussion; Feedback, 7/21/15
Missouri DED General Counsel - Nathan Nickolaus	State government	In person meeting, email	Discussed NDRC procurement of consulting services, 7/13/15
St. Louis Regional Chamber - Jason Hall	Regional economic development	Phone meeting	Briefing, Discussed NDRC application process/support, 6/26/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
MO Office of Administration, Budget and Planning - Dan Haug, State Budget Director and staff	State government	In person meeting	Discussed new decision item (new resilience coordinator position for state) as part of overall budget meeting, 6/23/15
LaunchCode - Amber Withcombe	Non-profit, creates pathways to economic opportunity and upward mobility	Phone meeting	Discussed NDRC application process, 6/18/15
Missouri Development Finance Board - Bob Miserez	State government	Phone meeting	Discussed NDRC application process/support, 6/16/15
Ferguson Commission Co-Chairs - Reverend Wilson, Rich McClure	Governor-appointed public commission to develop plan for Ferguson MO	In person meeting	Discussed NDRC public engagement, 6/3/15
Office of Community Engagement - Maida Coleman, Executive Director	State government	In person meeting	Discussed NDRC application process, 6/3/15
Partner Meetings with STL County and St. Louis Economic Development Partnership	State/County/Regional partners	In person meetings	Discussed NDRC application process 4/23/15 7/7/15 and 7/24/15 8/12/15 and 8/20/15
MO Governor's staff - Brian May,	State government	In person meeting	Discussed NDRC application process, 5/1/15

PHASE 2 - Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Brown School of Social Work Alliance for Building Capacity - Barb Levin, MSW Program Coordinator	Education	In person meeting	Discussed NDRC application as part of a larger non-profit agenda, 4/22/15
MO Division of Family Support - Steve Stogel; McCormack Baron - Richard Baron; and Office of the Governor – Brian May	Private developers, State government	Email, in person meeting	Meeting to discuss housing development in Ferguson, MO, 4/9/15
Ferguson Commission - Economic Inequity and Economic Opportunity Subcommittee member	Governor-appointed public forum to address economic issues; residents and businesses of Ferguson MO	In Person, Public meetings	Discussions and findings by Subcommittee members, Feedback and input from general public, Input by subject matter experts: 4/1/15 and 4/15/15, 5/6/15 and 5/20/15, 6/3/15 and 6/17/15, 7/8/15 and 7/15/15, 8/11/15 and 8/2015

PHASE 1 - CONSULTATION SUMMARY

Public Comment and Citizen Participation Actions Taken

The state of Missouri in conjunction with its partner, St Louis County, coordinated and performed the following actions to provide awareness and ensure successful community participation and comment:

- Established a state website for stakeholder awareness and visibility of the process, live page as of 12/5/15
 - **Website:** <http://www.ded.mo.gov/BCS%20Programs/BCSPProgramDetails.aspx?BCSPProgramID=137>
- Issued 20-page memorandum via broadcast email and posted on state website, providing step-by-step guides to determine Application threshold requirements and eligibility, 12/3/14
- Recorded a Webinar for statewide audience review of NDRC and MoDED Memorandum #1; posted on state website, 12/15/14
- Posted HUD technical corrections on state website, 12/17/14
- Posted Missouri DED Memorandum #2 on state website, 12/30/14
- Announced Public Hearing and Webinar, 2/27/15
- Published DRAFT Phase One Application and opened Public Comment Period via broadcast email and posting to state website, 2/27/15
 - **Public Notice:** <http://content.govdelivery.com/accounts/MODED/bulletins/f41247>
- Emailed copy of DRAFT Phase One Application to Consultation Partners for review and feedback, 2/27/15
- Hosted a Public Hearing and Webinar on the DRAFT Phase One Application, 3/3/15 (State) and 3/9/15 (St Louis County).

Table 3 – Phase 1: Public Comment and Citizen Participation Summary Chart

Public Comment and Citizen Participation Summary			
1 Comment Topic	2 Comments	3 Source of Comment	4 Applicant Response
Exhibit D	Update regarding the approval status of East-West Gateway Hazard Mitigation Plan	Elizabeth Weyrauch – State Emergency Management Agency (consultation partner)	<ul style="list-style-type: none"> Added information to NDRC project files of all existing resilience activities undertaken by state agencies in statewide planning documents.
Capacity/Partners	Information on resources from University Extension available to the community (ex: Neighborhood Leadership Academy, healthy food options, housing recovery education, youth services, etc.)	Dr. Mary Simon Leuci – University of Missouri Extension (consultation partner)	<ul style="list-style-type: none"> Catalogued the additional resources provided by the University of Missouri Extension for reference during Phase Two (2)
Exhibit G - Long-Term Commitment	Suggested rewrite of language concerning importance of insurance and education regarding insurance that can be provided by the Department of Insurance.	Angela Nelson – Missouri Department of Insurance, Financial Institutions & Professional Registration (consultation partner)	<ul style="list-style-type: none"> Incorporated language within relevant Exhibits.
General/Overall	Overall review and comment on narrative elements and connection to requirements.	Mary Ann Lazarus – AIA Fellow	<ul style="list-style-type: none"> Incorporated edits/revisions into narrative exhibits.

Table 4 – Phase 1: State of Missouri Consultation Summary Chart

State of Missouri Citizen Participation and Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Missouri Association of Councils of Government	Missouri Association of Councils of Government – local governments, regional planners	Discussion of unmet needs in eligible areas and role of councils of government in NDRC process as consultation partner, 10/1/14	Meeting
Leadership of Missouri Association of Councils of Government	Missouri Association of Councils of Government – local governments, regional planners	Discussion of role of councils of government in NDRC process as consultation partners. Also discussion of statewide disaster recovery planning efforts, 11/6/14	Meeting
U.S. Department of Agriculture – Rural Development (USDA-RD)	Federal agency hosting annual statewide meeting for professional engineers	Provided update on NDRC to representatives of Missouri engineering firms attending annual USDA engineer meeting, 11/20/14	Meeting
Mary Simon Leuci – University of Missouri Extension	Consultation partner- regional community development specialists	Discussion of role of University Extension in NDRC process as consultation partner, 12/2/14	Meeting
City of Fenton	Local government	Potential project for NDRC, 12/2/14	Meeting
Statewide target audience; General public	Statewide target audience	Established website http://www.ded.mo.gov/BCS%20Programs/BCSProgramDetails.aspx?BCSProgramID=13 , live page as of 12/5/14	Website

State of Missouri Citizen Participation and Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Statewide “Community List” - Missouri Municipal League, Missouri Association of Counties, University Extension, Missouri Association of Councils of Government, Missouri Association of Professional Engineers, Missouri Economic Development Council, Missouri Economic Development Finance Association, Community Action Agencies, State Emergency Management	Statewide target audience	Issued 20-page Memorandum #1 with step-by-step guidance to determine threshold requirements and eligibility. Detailed description of NOFA, step-by-step instructions, 12/3/14	Group Email, posted on website
Statewide Stakeholders, General Public	Statewide target audience	Recorded webinar to review NDRC and MoDED Memorandum #1; 12/15/14	Webinar, posted on state website
Statewide “Community List” (same as 12/3/14)	Statewide target audience	Issued corrected version of Instructions with HUD technical corrections, 12/17/14	Group email, posted on website
Raynesha Hudnell – City of Poplar Bluff	Local government	Discussion of Poplar Bluff unmet needs and possibility of inclusion into State NDRC application, 12/18/14	Phone meeting

State of Missouri Citizen Participation and Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Maida Coleman - Office of Community Engagement	State agency – vulnerable populations, low and moderate income	Discussion of Disaster Resiliency program options in affected areas of North St. Louis County, 12/22/14	Meeting
Robin Simpson – Mark Twain Council of Governments	Regional Planning Commission – representing City of Clarksville	Discussion of Clarksville floodwall as potential component of State NDRC application, 12/23/14	Meeting
Statewide “Community List” (same GROUP as 12/3/14)	Statewide audience with proven threshold requirements	Issued MoDED Memorandum #2; described steps in gathering materials for Phase One submission – directed at audience who had proven threshold requirements, 12/30/14	Group email, posted on website
Ben Reeser – MoDOT	State agency – consultation partner	Discussion of existing statewide resilience components in MoDOT planning documents, 12/31/14	Phone meeting
Bonnie Prigge – Meramec Regional Planning Commission – representing transportation committee of Missouri Association of Councils of Government	Missouri Association of Councils of Government – consultation partners	Discussion of any existing resilience components in current regional plans (EDA, transportation), 12/31/14	Phone meeting

State of Missouri Citizen Participation and Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Tina Beer – Missouri Housing Development Commission	State Agency – consultation partner, Housing Finance Agency, Governor’s Committee to End Homelessness	Discussion of existing statewide resilience components in MHDC plans/guidelines, 12/31/14	Phone meeting
Joe Gillman – Missouri Department of Natural Resources	State Agency – consultation partner, stakeholder	Discussion of existing statewide resilience components in DNR plans/program guidelines, 12/31/14	Phone meeting
State Emergency Management Agency	State Agency – consultation partner, stakeholder	Discussion of unmet need support documentation and potential planning component to application, 1/5/15	Meeting
St. Louis Economic Development Partnership	Local development agency	Discussion of Disaster Resiliency program options in affected areas of North St. Louis County, 1/6/15	Meeting
Ferguson Commission	Local commission	Discussion of Disaster Resiliency program options in affected areas of North St. Louis County, 1/6/15	Meeting
Northwest Missouri Regional Council of Governments	Regional Planning Commission – representing Big Lake	Discussion of unmet needs in Big Lake and applicability of NDRC for meeting those unmet needs, 1/15/15	Phone meeting
Kathy Craig – Missouri Department of Health and Senior Services	State agency – consultation partner, vulnerable population	Discussion of role of Missouri Department of Health and Senior Services in NDRC process as consultation partner, 1/16/15	Phone meeting

State of Missouri Citizen Participation and Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type - Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
St. Louis Economic Development Partnership	Local Development agency	Discussion of Disaster Resilience program options in affected areas of North St. Louis County, 1/22/15	Meeting
McCormack, Baron, Salazar	Private developer	Discussion of Disaster Resilience program options in affected areas of North St. Louis County, 2/3/15	Meeting
Dr. Alisa Warren – Missouri Commission on Human Rights	State agency – consultation partner, vulnerable population	Discussion of role of Missouri Commission on Human Rights in NDRC process as consultation partner, 2/12/15	Phone meeting
Angela Nelson – Department of Insurance, Financial Institutions and Professional Registration	State agency – consultation partner	Discussion of existing resilience components in Department of Insurance guidelines, 2/13/15	Meeting
Announcement of Public Hearing and Webinar	Statewide audience	Announcement of Public Hearing and Webinar, 2/27/15	Group email and website
Publication of DRAFT Phase One Application	Statewide audience and targeted consultation partners	Issued draft copy of application for public and partner comment, uploaded copy on website, 2/27/15 – 3/13/15	Website posting; group email and link to website
Public Hearing and Webinar	Statewide audience	Group email and link to website, 3/3/15	Group email and link to website
Citizen and Consultation Partners	Statewide audience	Comments and consultation feedback incorporated into Application, 3/20/15	Files uploaded to Grants.Gov

Table 5 – Phase 1: St. Louis County Consultation Summary Chart

1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type – Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Ferguson Commission	Regional business owners, civic leaders, nonprofit organizations, residents, community activist, law enforcement and educators	<u>Public Meetings:</u> December 1, 2014-Social & Economic Issues December 8, 2014-Citizen & Law Enforcement Relations December 15, 2014-Municipal Court Reform January 12, 2015-Youth Summit January 20, 2015-Education February 23, 2014-Economic Equity	Posted meeting announcement on Commission website, guided discussions on various topics.
North County Incorporated (NCI)	Business owners and employees for the impacted areas	<u>Public Meetings:</u> August 29, 2014 September 16, 2014 September 24, 2014 October 7, 2014 November 12, 2014 December 12, 2014	Electronic flyer was sent to all participants along with follow up phone calls.
STL Recovery Coalition	Business and civic leader stakeholders	<u>Public Meeting:</u> October 17, 2014	Electronic meeting invitation was sent
City of Ferguson and City of Dellwood	Community Resource Fair for businesses and residents in impacted areas	<u>Public Meeting:</u> December 19, 2014 February 21, 2015	Electronic mail sent to leaders of community and neighborhood groups

St. Louis County Citizen Participation and Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type – Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Promise Zone Initiative	Business and civic leader stakeholders	<u>Stakeholder Meetings:</u> October 20, 2014 October 27, 2014 October 31, 2014 November 10, 2014 November 13, 2014 November 17, 2014	Electronic mail invitation sent to various business and civic leader stakeholders
St. Louis Economic Development Partnership	Business and civic leader stakeholders	<u>Stakeholder Meetings:</u> January 22, 2015-Area Property Owners February 6, 2015-Ferguson Commission February 6, 2015-Mayors	Electronic mail invitation sent to meeting participants
Wellston First-Choice Neighborhood Advisory Board	Regional business owners, civic leaders, nonprofit organizations, residents, community activist, law enforcement and educators	<u>Engagement Meetings:</u> October 1, 2015 October 14, 2015 November 5, 2014 December 19, 2014 March 3, 2015 March 7, 2015	Electronic mail invitation sent to resident and business community in impacted area
East West Gateway Council of Governments	Business and civic leader stakeholders	Stakeholder Discussions	Electronic mail and phone communications
US Economic Development Administration Regional Office	Federal Government - Regional Office	<u>Stakeholder Meeting:</u> December 15, 2015	In person, electronic mail and phone communication

St. Louis County Citizen Participation and Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type – Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Beyond Housing	Nonprofit. Low income households	<u>Stakeholder Meetings:</u> January 2015 February 2015	In person, electronic mail and phone communication
RISE	Nonprofit. Low income households	<u>Stakeholder Meeting:</u> January 8, 2015	In person, electronic mail and phone communication
Family Workforce Centers of America	Job Training & Job Readiness Training	<u>Stakeholder Meeting:</u> December 15, 2015	Electronic mail and phone communications
Disaster #1980 Long-Term Recovery Team	Collaboration – storm impacted residents	<u>Stakeholder Discussions</u> December 2014 January 2015 February 2015 March 2015	Electronic mail and phone communications
Storm Impacted Residents of Berkeley		<u>Field & Phone Surveys</u> March 17 th , 2015 March 18 th , 2015	In person and phone communication
Lambert-St. Louis International Airport	Local Government	Stakeholder Discussions	Electronic mail and phone communications
St. Louis County Planning Department	Local Government	<u>Stakeholder Discussions:</u> December 2014 January 2015 February 2015	Electronic mail and phone communications
St. Louis County Health Department	Local Government	Stakeholder Discussions	Electronic mail and phone communications

St. Louis County Citizen Participation and Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type – Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
St. Louis County Department of Human Services	Local Government	Stakeholder Discussions	Electronic mail and phone communications
St. Louis County Children’s Service Fund	Local Government	Stakeholder Discussions	Electronic mail and phone communications
United Way of Greater St. Louis	Non-Profit	Stakeholder Discussions	Electronic mail and phone communications
St. Louis County Office of Emergency Management	Local Government	<u>Stakeholder Discussions:</u> January 2015 February 2015	Electronic mail and phone communications
McCormack Baron Salazar	Community Development Organization	<u>Stakeholder Meeting:</u> January 8, 2015	In person, electronic mail and phone communication
St. Louis County Housing Authority	Local Government	Stakeholder Discussions	Electronic mail and phone communications
St Louis Regional Chamber	Regional business and civic leaders	<u>Stakeholder Discussions:</u> December 2014 January 2015 February 2015	In person, electronic mail and phone communication

St. Louis County Citizen Participation and Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type – Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
Great River Greenway	Non-Profit	Stakeholder Discussions	Electronic mail and phone communications
Metro Transit – St Louis	Regional Transit Agency	Stakeholder Discussions	Electronic mail and phone communications
Missouri Department of Conservation	Local Government	Stakeholder Discussions	Electronic mail and phone communications
Forest ReLeaf of Missouri	Non-Profit	Stakeholder Discussions	Electronic mail and phone communications
City of Maryland Heights	Local Government	<u>Stakeholder Discussions:</u> December 2014 January 2015 February 2015	Electronic mail and phone communications
City of Berkeley	Local Government	<u>Stakeholder Discussions:</u> December 2014 January 2015 February 2015	Electronic mail and phone communications
City of Ferguson	Local Government	<u>Stakeholder Discussions:</u> December 2014 January 2015 February 2015	Electronic mail and phone communications
City of Dellwood	Local Government	<u>Stakeholder Discussions:</u> December 2014 January 2015	Electronic mail and phone communications

St. Louis County Citizen Participation and Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type – Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
		February 2015	
Ferguson-Florissant School District	School District	<u>Stakeholder Discussions:</u> March 2015	Electronic mail and phone communications
St. Louis County Public Works	Local Government	Stakeholder Discussions	Electronic mail and phone communications
City of Bridgeton	Local Government	<u>Stakeholder Discussions:</u> December 2014 January 2015 February 2015	Electronic mail and phone communications
St. Louis County Government Administration	Local Government	<u>Stakeholder Discussions:</u> December 2014 January 2015 February 2015	Electronic mail and phone communications
Urban Watershed Partnership Ambassador for US EPA	Federal Government	Stakeholder Discussions	Electronic mail and phone communications
United States Army Corps of Engineers - St. Louis	Federal Government	Stakeholder Discussions	Electronic mail and phone communications
Metropolitan Sewer District	Local Government	Stakeholder Discussions	Electronic mail and phone communications

St. Louis County Citizen Participation and Consultation Summary Chart			
1 Agency Name or Stakeholder Group (if applicable)	2 Agency Type – Target Population (if applicable)	3 Type of Outreach	4 Method of Notification (if applicable) Materials Provided
American Institute of Architects	Non-Profit	Stakeholder Meeting: March 19, 2015	In person meeting
Homeowners' Survey	Citizens directly affected by tornadoes	Door-to-door survey on outstanding damage; access to resources/insurance: March 2015	In person survey
Business owners in Berkeley, Bridgeton, Ferguson	Business owners directly affected by tornadoes	Phone survey on outstanding damage; access to resources/insurance: February 2015 March 2015	Phone communications

n/a

Attachment F – Benefit-Cost Analysis

State of Missouri

MOAttF-BenefitCostAnalysis.pdf

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Missouri CDBG-NDR Phase 2 Application

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BENEFIT-COST ANALYSIS NARRATIVE DESCRIPTION

The following benefit-cost analysis has been prepared to accompany the state of Missouri's National Disaster Resilience Competition Application for a sub-county area in North St. Louis County. The methodology used for this benefit-cost analysis is consistent with Appendix H of the NOFA and the general principles outlined in OMB Circular A-94.

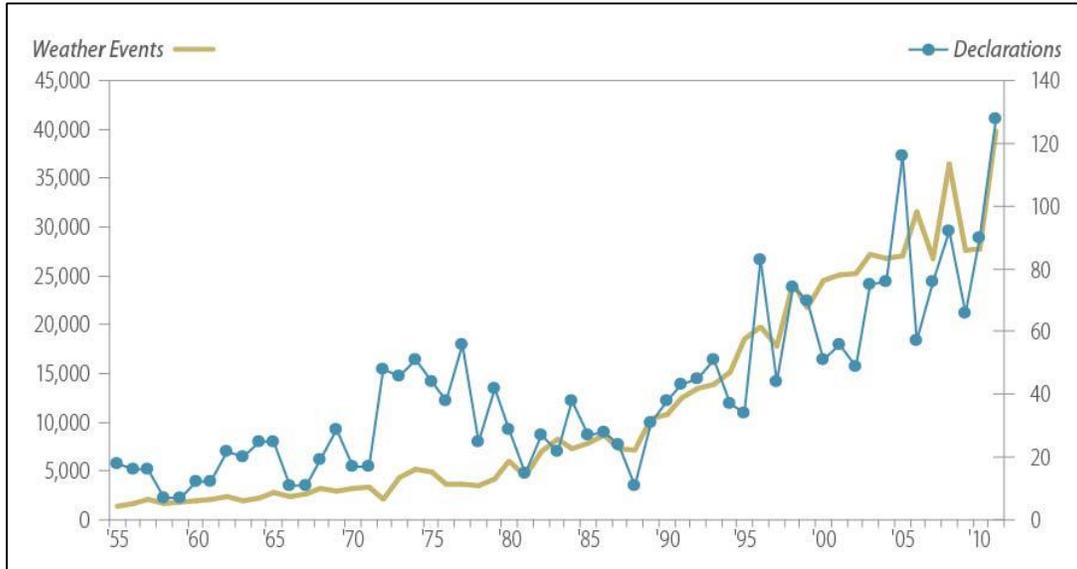
Current Situation and Problem to be Solved

The target area in North St. Louis County faces risks and vulnerabilities in two key areas. First, the area has a high unemployment rate and a disproportionate share of low- and moderate-income families with low educational attainment rates. Second, residents are often challenged with climate-related events such as river flooding, heat waves and severe storms that include high winds, hail, flash flooding and tornadoes.

Although surrounded by areas of economic strength, the target area suffers from a growing level of disinvestment. This and the shocks of increasing severe weather and natural disasters predicted in the National Climate Assessment Research (see Figure 1) conspire to push low- and moderate-income households in the target area down the economic mobility ladder. The target area suffered dramatic storm events in 2011 and 2013. The documented failure of the target area to recover after these storm events leads to the conclusion that these citizens are vulnerable and unprepared. Four years later, dozens of boarded-up houses remain vacant and many small businesses have never reopened. The loss of tree canopy that provided energy savings and carbon sequestration left North St. Louis County more vulnerable to heat island effects and heat waves. The civil unrest related to the events in Ferguson in 2014 and 2015 only exacerbated an already challenging economic situation for local residents and businesses. The repeated disruptions placed additional economic pressures on low- and moderate-income

households in the target area and have put many formerly economically stable households in danger of falling below the poverty line.

Figure 1 – Weather Incidents and Emergency and Major Disaster Declarations: A Comparison, Tornado, Hail, Wind—1955-2011



(Source: [NOAA Storm Prediction Center](#), page 12, Figure 7)

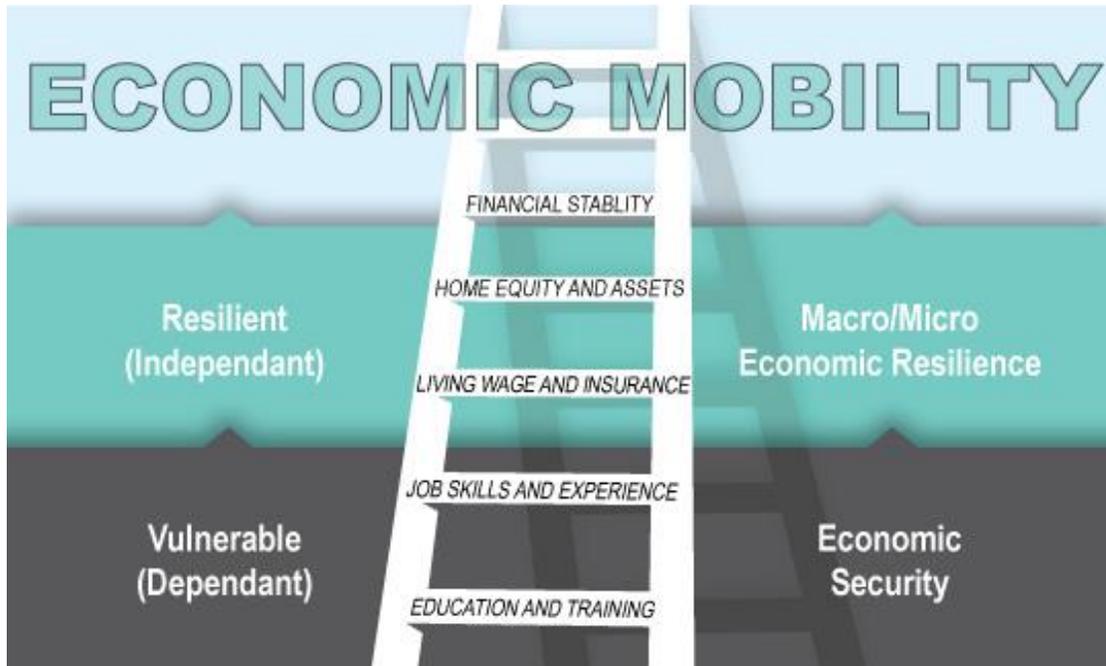
The lack of economic resilience in the target area has made it difficult to rebound from repeated adverse economic impacts from the three major disruptions previously described (the 2011 storm, 2013 storm and 2014–2015 civil unrest in Ferguson). Economic resilience is a precursor to economic mobility. Economic mobility is the ability of residents to increase their income from one generation to the next (Source: Chetty et al. [Where is the Land of Opportunity? The Geography of Intergenerational Mobility in the United States](#), 2014). The St. Louis Metropolitan Area currently ranks 38 out of 50 largest metro areas in the United States in terms of economic mobility. The Ferguson Commission Economic Inequity and Opportunity working group identified the lack of economic mobility in North St. Louis County as a major issue and

increasing economic mobility as the key to improving economic conditions for North St. Louis County residents (*Source: [Forward Through Ferguson](#). September 2015*).

The key question facing the target area, as identified in the Soundness of Approach Section (*Ref: 05MissouriExE-Factor3Soundness.pdf*), is this: How can our region empower local residents to become more economically resilient, in other words, give them the ability to adjust to external economic shocks? The first step is to provide economic security – protection against the hardship of economic loss that these vulnerable populations face each time a disaster comes their way (*Source: Rockefeller Foundation. [Economic Security Index](#)*). The next step is to provide the community the means for both micro-economic resilience and macro-economic resilience. Stephane Hallegatte’s 2014 [World Bank Research Paper](#) on the definition of economic resilience describes the effects of a disaster on the well-being of an individual (welfare impact). In addition to human loss, Hallegatte recognizes that natural disasters have economic consequences that affect the welfare of both individuals and the economy as a whole. Micro-economic resilience depends on a “household’s vulnerability, such as their pre-disaster income and ability to smooth shocks over time with savings, borrowing and insurance.” Macro-economic resilience “is the ability of the economy to cope, recover and reconstruct and therefore to minimize aggregate consumption losses.” The two resilience models intersect in a community’s ability to reduce its welfare disaster risk by reducing the exposure and vulnerability of individuals. The Building on Our Assets program described in Exhibit E - Soundness of Approach (*Ref: 05MissouriExE-Factor3Soundness.pdf*) of the application mirrors the resilience models through the goals that Hallegatte suggests: 1) Financial inclusion and stability, 2) Household insurance programs – especially when they target the poor, 3) Facilitated access to

credit in post-disaster situation, and 4) Support for households to improve their housing conditions.

Figure 2 – Economic Mobility Ladder



The last rung on the ladder, economic mobility, correlates directly with a signature call to action in the Ferguson Commission report [Forward Through Ferguson](#), Opportunity to Thrive.

The opening paragraph of that section states:

Economic mobility is defined as the likelihood that a family will move up the income ladder from one generation to the next. When people do not have equal opportunity to thrive, the entire region pays a price. The University of Missouri-St. Louis Public Policy Research Center’s Equity Assessment says “Eliminating racial income gaps would boost the St. Louis economy by \$14 billion. If there had been no racial gaps in income in 2012, the St. Louis regional economy would have been \$13.56 billion larger. (Source: Public Policy Research Center. [An Equity Assessment of the St. Louis Region](#). 2015)

The approach to increase economic mobility for the North St. Louis County target area is to improve economic security (Source: [Rockefeller Foundation's Technical Report, 2010.](#)) and improve economic well-being (Source: Osberg and Sharpe. [The Index of Economic Well-being: An Overview, 2001.](#)) These two indices are further described later in this narrative. Improving economic security protects the community during times of economic volatility (Source: Susan Cutter et al. [Social Vulnerability to Environmental Hazards, 2003.](#))

The objective of increasing economic resilience by improving the economic security and economic well-being of the North St. Louis County target area is firmly grounded in the belief that “Strengthening community-level resilience requires addressing the underlying causes of vulnerability in addition to specific disaster risk management and climate change adaptation activities” (Source: Arnold et al. [Climate and Disaster Resilience: The Role for Community-Driven Development, 2014.](#)) Our approach relies on a community-driven development model to best address the underlying causes of vulnerability in the target area. The proposal is based on the concept that the community knows best the issues it faces and simply requires the resources to develop innovative solutions to these issues. Once the community-based program is in place, it will begin to directly address increasing economic resilience in the most effective manner appropriate for the target area population. Timing is key to this proposal. Success is enhanced by performing these resilience-building activities in tandem with the other efforts going on in North St. Louis County. Leveraged activities are addressing education, race relations, community policing, the fragmentation of local government and municipal court reform. It is the combined effort of these and other activities that will build resilience in the target area and in the region. This community-driven approach, in and of itself, will increase resiliency.

This benefit-cost analysis provides a sense of the cost efficiencies of the program for the target area. This benefit-cost analysis reflects all benefits and costs associated with addressing the needs described in the Need Section (*Ref: 04MissouriExD-Factor2Need.pdf*) of the application. In addition, benefits beyond those associated with these needs are considered. As described within this narrative, the overall program benefits are measured through four methods:

1. Monetized Benefits.
2. Elevation of Key Indices Benefits (Economic Security and Economic Well-Being).
3. Disaster Impact Avoidance Benefits.
4. Qualitative Benefits.

Critical and Unique Situational Information

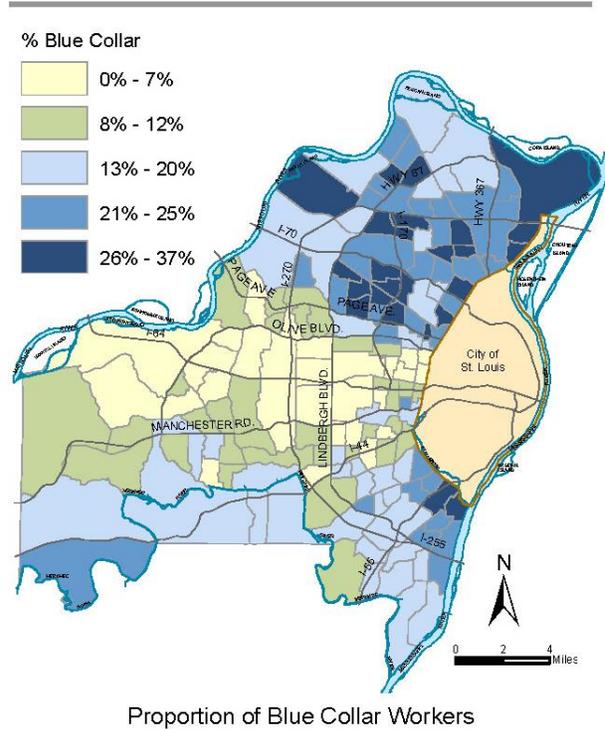
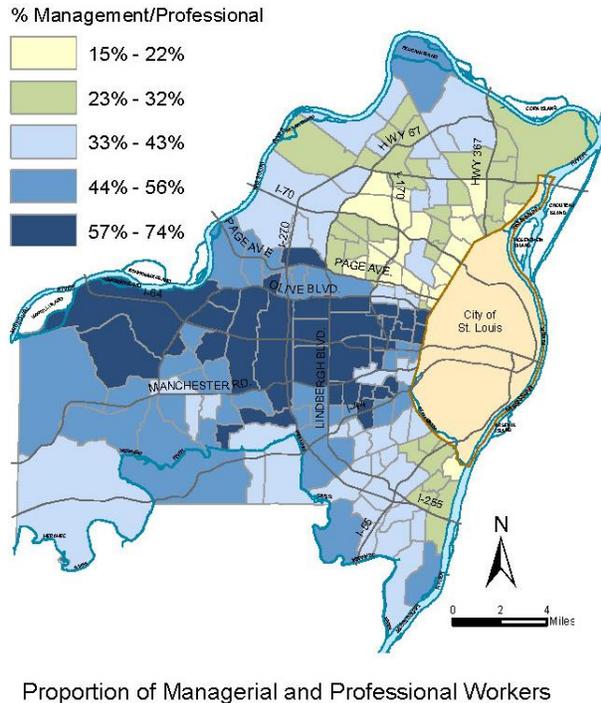
The North St. Louis County target area has about 62 percent of its residents currently at low- to moderate-income levels. The area suffers from fragmentation of social services and governments. Land uses are the result of car- and homeownership-centric planning, having been developed as typical Post–World War II suburban-style sprawl. Yet, the area boasts an international airport and well-paying major employers such as Boeing, Emerson Electric and Express Scripps. While North St. Louis County has a healthy job-to-resident ratio of 0.44, there is a strong jobs mismatch. A significant portion of quality jobs are filled by people from outside the area. Conversely, many residents leave the area for low-wage and low-skill jobs in retail centers, as portions of the community lack quality education and need additional training for available higher-paying positions (see Figure 3 below). Housing stock is affordable and median home value has grown from \$80,000 in 2009 to \$90,000 in 2015, according to the U.S. Census Bureau. The low- to moderate-income population in the target area needs an opportunity to access nearby quality jobs and affordable housing.

Figure 3 – Segregation of Populations in St. Louis Metro Region

Managers and professionals live in central corridor

Managerial and professional workers predominate in Mid-County and West County. In North and South County most census tracts have average or less than average percentages of workers in managerial, professional and related occupations, with near North County having the smallest proportion in this category. Management, professional and related occupations include educational workers, social service occupations, health care technicians and computer occupations as well as business, financial, legal, medical, engineering and architectural professionals. As a group, they tend to receive higher salaries than other occupations, and they tend to live in areas of high housing values.

The pattern of residence for managerial and professional workers is similar to that of adults with college degrees and roughly opposite that of blue-collar workers. (See the map at right).



Blue-collar workers in North and South County

Blue-collar occupations include occupations grouped by the Census Bureau under the headings of Precision Production, Skilled Crafts and Repairs, Operators, Fabricators and Laborers, Farming, Fishing and Forestry. Blue-collar workers reside in high concentrations in North County and in parts of South County. These concentrations are in areas with good access to major manufacturing employment locations such as Boeing and the now closed Ford Motor Company plant in North County and the Chrysler plants in Southwest County (Fenton).

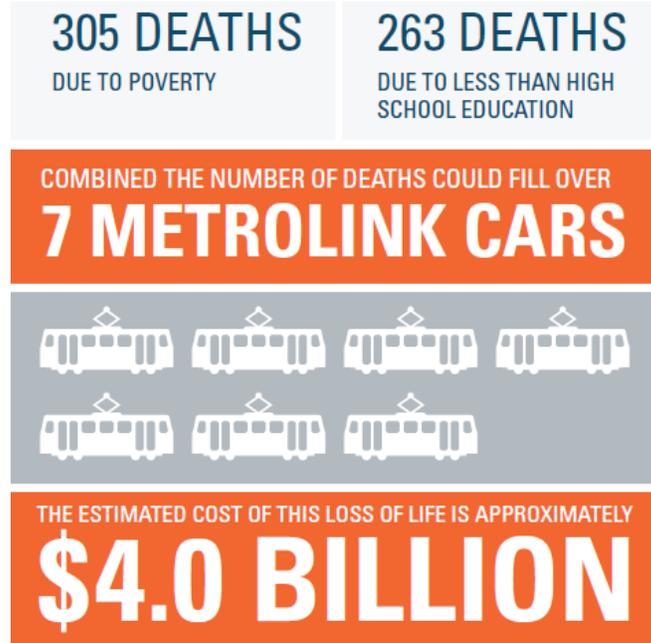
Workers in blue-collar occupations comprise 16.5 percent of workers residing in St. Louis County as compared to 24.7 percent nationwide. Areas with a high proportion of blue-collar workers tend to be areas of lower median income, because blue-collar occupations are typically paid less than managerial and professional workers.

(Source: St. Louis County 2007–2012 Fact Book.)

Washington University in St. Louis has published a report entitled [*For the Sake of All*](#) that details the economic and health disparities between African Americans and others in the St. Louis metropolitan region. While the report documents these disparities in detail, one of the most alarming is this: “More than 2,000 African American students dropped out of high school in 2012. They are likely to earn about \$7,000 less per year than high school graduates. Their lifetime earnings loss (ranging from \$347,000 to \$739,410) reduces purchasing power at regional businesses, lowers tax receipts, and adds to the costs of social services and unemployment assistance. Using earnings alone, St. Louis leaves \$694 million to \$1.5 billion ‘on the table’ when we let dropouts occur.”

The report calculates the total number of annual deaths, which occur due to poverty and to having less than a high school education. Depicted in Figure 4, this total is a staggering \$4 billion annual for the region. The report also notes the marked disparities in life span within the region: “Residents of ZIP codes separated by only few miles have up to an 18-year difference in life expectancy. Because of considerable residential segregation in St. Louis, many areas with high African American populations are also areas with concentrated poverty and poor health. These neighborhoods often lack resources like healthy foods, safe green spaces for recreation, and convenient access to medical care” (Source: [*For the Sake of All*](#). Updated 2015).

Figure 4 – St. Louis Region – Annual Deaths Due to Poverty and Low Education



(Source: Washington University. [For the Sake of All](#). Updated 2015)

The 2011 storm event damaged 4,099 residences in the county, with 688 damaged severely enough to become uninhabitable. There were 1,650 registrations for FEMA assistance, with 645 being approved for disbursement. The total FEMA funds disbursed were \$3.74 million, with an additional Small Business Administration disbursement of \$3.5 million. For the target area in the two years prior to 2011, total homeowner weather-related insurance claims totaled \$5.16 million, with an average claim amount of \$3,012. However, due to the repeated storm events, from 2011 to 2014 total insurance claims were \$107.47 million, with an average claim of \$5,649.

From 2010 to 2013, the 36 municipalities in the target area saw no growth in sales tax revenues while St. Louis County saw a growth of 7.42 percent in the same period. Decreasing or flat sales tax revenues for the target area was an already established trend prior to the 2011 to

2015 events; however, these events have served to accelerate the process of sales tax loss and disinvestment in the target area. Municipalities that were already using their municipal court systems to increase revenues (prior to the recent legislative changes limiting such practices), have found themselves in increasingly desperate financial straits.

The vast majority of homes in the area were built prior to 1978. Most homes are not energy-efficient as many were built during the Post–World War II housing boom. Whole cities in North St. Louis County were hastily developed with small tract homes with no insulation and siding applied directly to the plywood walls. Energy costs for the low- to moderate-income populations living in these 1,000- to 1,500-square-foot tract homes are a financial burden and an environmental impact due to their extremely poor energy efficiency.

Proposal Identification

Program Objective

The program objective identified in the Soundness of Approach (*Ref: 05MissouriExE-Factor3Soundness.pdf*) is to improve the economic resilience of citizens in the target area through financial asset building so that they are able to withstand the increasing number of shocks, including major storm events. Addressing the underlying issue faced by the target area, namely the lack of economic mobility for low- and moderate-income residents, will provide greater benefits than a physical or infrastructure project designed to address one type of potential future disaster. The proposed program enables community members to build financial assets such as savings, home ownership and business equity. Building these assets give residents the ability to weather emergencies, be more successful in the labor market and increase upward mobility for their children (*Source: Corporation for Enterprise Development. [Why Assets](#)*

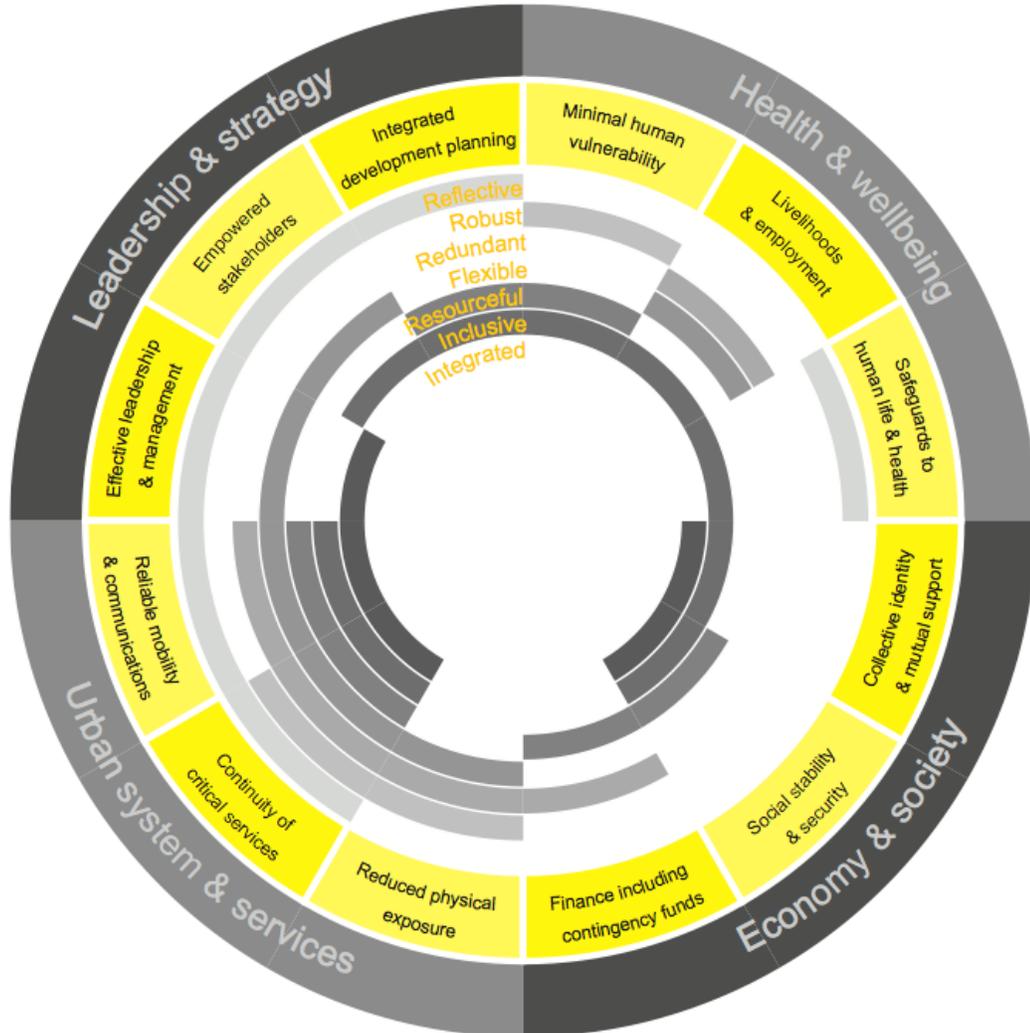
[Matter](#), 2013). The program activities become rungs on an economic ladder that allows the target area to reach opportunities not available today.

The Building on Our Assets program will include activities designed through community-based input and proposed by innovative community development organizations through a competitive process.

Missouri's Phase 1 proposal took a project-based approach to address Housing, Environmental Degradation and Economic Revitalization as the region's unmet needs. Project components included new mixed-income housing, adaptive reuse of existing housing, neighborhood resource centers, regional resilience collaboration and a Healthy Neighborhood Strategy. As the team worked on a more detailed proposal for Phase 2 during the Rockefeller Academies, it became increasingly clear that their initial project approach would not permanently impact the unmet needs of the overwhelmingly vulnerable population in the target area. Any physical project they considered would mitigate only one type of threat. In order to maximize their probability of success, the team members realized a community development approach was their best choice to take advantage of every opportunity.

The program is designed to seed economic opportunity, thereby increasing the economic security of residents, leading to economic mobility. Each component of the program is designed to address the four components of the City Resilience Framework (see Figure 5), developed by Arup with support from the Rockefeller Foundation: 1) Leadership and Strategy, 2) Health and Well-Being, 3) Economy and Society, and 4) Infrastructure and Environment.

Figure 5 – Rockefeller Foundation City Resilience Framework



Design Philosophy

The design of the program is community-driven and addresses the identified unmet needs of business development and housing in the target area in North St. Louis County. Authors of [Climate and Disaster Resilience: The Role for Community-Driven Development](#) state: “The community-driven development approach operates on the principles of local empowerment, participatory governance, demand-responsiveness, administrative autonomy, greater downward accountability, and enhanced local capacity.” In keeping with this approach, the program design

requires community-based design through submittals from innovative community development organizations.

As described in the Soundness Section (*Ref: 05MissouriExE-Factor3Soundness.pdf*), asset building and local ownership of programs are two repeated requests of residents living in North St. Louis County. The public participation process related to the state's Phase 2 application further refined that need, asking more about the methods of delivery and services desired to gain direction for the Building on Our Assets concept. The public feedback received in Phase 2 was very helpful in refining the program design and language. As a result of the focus group comments, the team modified the concept from Centers for Opportunity and Innovation, which implied a physical space, to the Building on Our Assets program, which may or may not require a physical space. Public feedback also helped the team to solidify goals for the Program, which include the following: financial inclusion and stability; household insurance programs, especially when they target the poor; facilitated access to credit in post-disaster situations; and support for households to improve their housing conditions. Lastly, the feedback guided the team to clarify the target population for the grant as low- to moderate-income individuals and households, which due to unforeseen circumstances, have lost a foothold on the economic security that comes from owning a job and/or business and having steady employment.

As depicted in the Building on Our Assets Rendering (*Ref: [MOAttE20-BuildingAssetsRendering.pdf](#)*), programs will include components of the following four areas of activity, promote a synergistic approach that complements existing programs and utilize innovative approaches to increasing economic resilience in North St. Louis County. It is important to note that the following are possible components, subject to the community-based process outlined for the program:

Business Development

- Small business lending and micro-lending.
- Incubator and mentorships.
- Entrepreneurship development.
- Partnerships with corporations.
- Revolving loan fund.
- Pre-incubation idea center.
- Equity investments.

Housing

- Housing rehabilitation grants.
- Housing rehabilitation technical assistance.
- Home buyer purchase grants.
- Mortgage rescue.
- Principal cost reduction.
- Housing counseling and resources.

Training and Skills

- Skills-based training tied to local high demand jobs.
- Sustainable economy-based job training (see [MO Green Jobs Report](#)).
- Adult training (on-the-job shadowing, classroom GED, local union apprenticeships).
- Bridge to local business apprenticeships.
- Financial literacy and counseling.
- Training and employment embedded in center-supported housing and business programs.

- Jail and fine alternative certificate-based training in resilience activities – tree canopy, replanting, creek and streambed restoration, blight removal.
- Community service opportunities.

Regional Resilience

- Communications node and technology empowerment.
- Space for Community Organizations Active in Disaster (COAD).
- Safe rooms in each center.
- Technical assistance in zoning and building standards.
- Regional resilience planning and coordination.

Geographic Description

The target area consists of 146 census block groups and 33 census tracts in the North St. Louis County portion of the St. Louis Metropolitan Region identified on the map in Exhibit 14 (Ref: [MOAttE06-TargetAreaBlockGroup.pdf](#)). Also identified and within the target area is a priority area, which is the area most impacted by the 2011 and 2013 storm events and the floodplain. The program is designed to serve all residents of this geographic area, with specific emphasis placed on benefitting the priority area and low- to moderate-income residents of the community.

Program Components

The program will solicit proposal responses from the community that incorporate the four program areas as previously outlined. Successful applicants will incorporate the following characteristics in their application to develop a Building on Our Assets activity:

- **A collaborative approach** – Physical locations should include components of most, if not all four areas of activities – business development, housing, training and skills,

and regional resilience collaboration. Partners are looking for “atypical partnerships” that are synergistic, creative and logical. Activities must be designed to capture multiple outcomes and measurable steps toward resilience. All program beneficiaries must obtain private insurance coverage for their home or business.

- **A community-driven model** – Applicants must demonstrate their model is reflective of the desires of the community, is data driven, and customer-driven in nature.
- **Local and accessible service provision** – The spatial mismatch of populations to jobs and social services is a major consideration, particularly considering the suburban nature of the target area, the relatively low access to personal vehicles and the lack of high-quality public transportation. Any physical location should be located to maximize proximity to the target population, preferably on public transit.
- **Sustainable model** – Applicants should identify how their proposed activity will be sustained (and funded) after five years of CDBG-NDR funding or, if the program situation warrants it, should describe how the program will transition or disband upon conclusion of the program funding.
- **Scalability and replicability** – In allocating resources to the programs, it is critical that the applicants demonstrate that their proposal is scalable and replicable elsewhere in the region. Building on Our Assets can be a national model for building economic resilience in struggling urban and suburban communities. The program activities will be unique to each community and the program may not work in isolated areas. Instead program replicability can be successful by modelling the same approach in locations where other overlapping issues are being addressed concurrently and where an opportunity exists for near economic growth.

- **Geography** – Program activities within the priority area impacted by the 2011 and 2013 disasters will receive preference, but not exclusive consideration for funding.
- **Leverage additional commitments** – Ability to leverage additional funding (initially and continuing past year six). Leverage may include cash or in-kind services.
- **Sharing of Knowledge** – Successful sub-recipients must agree to collaboratively publish annual policy statements, lessons learned, and best practices.
- **Alignment with the Ferguson Commission Economic Inequity and Opportunity Calls to Action** – Each proposal should demonstrate how its goals align with the Opportunity to Thrive priority to increase economic mobility of residents in North St. Louis County.

Consideration for selection will be given to applicants in two areas, Capacity and Expertise and Focus and Target, and evaluations will consider factors including the following.

Capacity and Expertise – Inclusion of a diversity of strong local partners; Capacity (or ability to gain capacity by partnering) to complete the program; Expertise in proposed program area; Identification of proposed staff; Knowledge of CDBG and other funding aspects.

Focus and Target – Evidence of ability to meet the identified unmet needs; Long-term commitment to the community; Types of services proposed; Size and scale proposed for the program; Proof of both regional and local impact; Multiple resilient activities, such as the employment of Section 3 persons as part of the program activity.

Anticipated Changes to Local Policies

It is anticipated that the regional resilience component of the program will include a regional planning component, proposed by innovative community-based organizations, which will precisely deal with these types of policy changes that will support the efforts of the plan.

The program will build on the resilience steps outlined in the regional [OneSTL – Plan for a Prosperous, Healthy, Vibrant St. Louis Region](#), the designation of St. Louis City as a member of the [100 Resilient Cities](#) network and coordination with the city’s new chief resilience officer, the [Promise Zone](#) and the [Choice Neighborhoods](#) program. It is anticipated that the program will assist in providing direction to the plethora of corporate and other financial leverage opportunities, as well as the policy recommendations given by key groups, particularly the [Ferguson Commission](#).

Timeline for Program Implementation

Table 1 provides a general timeline for program implementation. It is anticipated that the program will be five years (with requested waiver). The community-based process will last about six months. The program will be preceded by a pre-award conference on resilience in North St. Louis County, conducted by the partners with participation from speakers including perhaps the Rockefeller Foundation.

Table 1 – Program Timeline

Dates	Activities
January 2016 (early)	Assignment of administrative staff by Partners.
January 2016 (late)	Finalization of marketing plan by staff and Partners.
February 2016	Workshop for potential applicants to launch the process for the Building on Our Assets program and begin program marketing to the community.
March 2016	Partners release formal call for proposals and implement marketing program to potential applicants.

Dates	Activities
April 2016	Staff receives and reviews proposals, reviews collaborations based on eligibility criteria, and issues invitations to “Pitch-In” event.
May 2016	Partners host “Pitch-In” event in North St. Louis County. Community members and partnership representatives serve as evaluators. The community audience is encouraged to participate in the selection process via keypad polling.
May 2016 (late)	Evaluation team selects winners of “Pitch-In” event. Chosen applicants may be asked to refine their proposal or form additional collaborations in order to better meet the program objectives. Each selected team is awarded \$25,000 to develop a more complete proposal and build a community-based collaborative program. Each team is provided technical assistance from a consultant retained by the Partners to conduct a complete benefit-cost analysis of the activity proposal using the benefit-cost model provided in the Missouri CDBG-NDR submittal to HUD.
June 2016 (early)	Partners publish full proposal application and guidelines for selected applicants.
July 2016(late)	Full application due from selected applicants.
August 2016	Partners complete evaluation of applications and issue contracts for physical locations required as part of the Building on Our Assets program.

Dates	Activities
September 2016	Initiate environmental review, followed by Notice to Proceed
September 2017	Year 1 program activities complete, 100 percent obligation of funds
September 2018	Year 2 program activities complete
September 2019	Year 3 program activities complete
September 2020	Year 4 program activities complete
September 2021	Year 5 program activities complete, 100 percent expenditure of funds

Useful Life

For purposes of this benefit-cost analysis, the useful life is five years. The analytical team selected this conservative approach to ensure that costs and benefits can be accurately measured and have a high degree of certainty. In its implementation, it is our goal that the useful life of the program extends well beyond the five years. We have developed a program that is community-driven and thus sustainable. It is anticipated that the impacts to the community will be decades long and enduring. The program includes an allocation for capacity building in each element, which is to ensure that the program seeds economic opportunity by establishing long-term social and economic capacity and economic resiliency by empowering the community to become economically mobile.

The estimates in this analysis are conservative, in that the program and process anticipates benefits beyond those five years measured here and potentially affecting a larger section of the population identified. Further, the innovative community development

organizations may be more creative in maximizing leverage and supporting activities that result in higher rates of return for the program.

Discount Rate

For the monetized portions of this analysis, we have used the recommended discount rate of seven percent as required by Appendix H to the NOFA.

Risks if the Proposal is not Implemented

As described earlier in this analysis, the target area is in a pivotal place in terms of development and growth, and investment in resilience can ensure success for neighborhoods and communities. The area has seen repeated storm events since 2011 and civil unrest. If an intervention (of which this program is a part) to stabilize and reverse the economic mobility of the population is not made, the area will likely see continued disinvestment and a deterioration of economic resilience. Storm events seem to be occurring with increased frequency, meaning another major storm event of some kind will take place in the next five years, with regular occurrences over the next 20 and 50 years. Property values will suffer, sales taxes collections will decline and the population will become more and more dependent upon outside support (see Table 11 – Missouri NDRC – Sales Tax Revenue Impacts and Table 12 – Missouri NDRC – Insurance Claims Impacts in the Appendix for detailed information).

Categories of Cost and Benefits

The costs and benefits of the program are outlined according to the following five areas as described in Table 2 – Missouri NDRC – Description of Costs and Benefits in the Appendix.

The five areas detailed include:

1. Lifecycle costs.
2. Resiliency Value.

3. Environmental Value.
4. Social Value.
5. Economic Revitalization Benefits.

Risks to Ongoing Benefits

1. Key risks and uncertainties: While the activities of the proposal may be completed at the levels of outcomes and successes as proposed, long-lasting impact will not occur unless real headway is made in tandem with our leveraged partners in the areas of education, race relations, local government fragmentation, community policing and municipal reform. The encouraging news is the progress made to date, the number and types of firms vested in the efforts and the fact that success of this effort will also breed success in other efforts.
2. How can the proposal adapt, if needed? The proposal can be modified, pending positive benefit-costs, to achieve a variety of business and housing activities. The best feature of this model is its ability to mold to a community-driven process and the best feature of the funding source is its wide range of eligible activities and its adaptability to neighborhood needs.

Challenges with Implementation

1. Political – Political support has been obtained at the state and county leadership level as well as with the private sector business community. The shared goal of economic development provides a forum or platform for cooperation and collaboration without political interests.
2. Technical – The state and its partners have assembled a quality team complete with technical advisors and with an honest and realistic reliance upon procuring private

sector assistance in areas where support is needed. The program also anticipates a large amount of capacity-building effort at the local level to ensure sustainability.

3. Procedural – The program is reliant upon successful approval of the waivers requested, which are integral to gaining the type of momentum and success in beneficiary numbers necessary to create real, lasting impact within the target area. Without the expenditure waiver, the time necessary to achieve the activities and desired outcomes will limit success.
4. Community support – The engagement process has gained a tremendous amount of support as evidenced through the number and types of persons and entities (public, private and nonprofit) with whom we have shared the proposal. The challenge remains the previously identified ability to gain the trust of the residents of the area and success will be achieved by means of the locally driven design.

Basic Assumptions

As noted in the application, the program is designed to be community-driven and, thus, the precise program details are dependent on the proposals submitted by the innovative community development organizations. These proposals are then subject to public review and input and must follow the basic program requirements as described earlier in this narrative and in the Soundness of Approach Section of the application (*Ref: 05MissouriExE-Factor3Soundness.pdf*). However, for purposes of creating a robust cost-benefit analysis with a low level of uncertainty, the application has identified a model program described in Table 3 – Missouri NDRC Detail Project Budget in the Appendix.

The program budget summary is summarized in Table 2, below. Direct leverage sources include St. Louis County (STLCO), Missouri DED Neighborhood Assistance Program (NAP),

Home Investment Partnership (HOME), Missouri DED Division of Workforce Development (DWD, Missouri Development Finance Board (MDFB), Missouri DED – Business Community Services (BCS).

Table 2 – Program Budget Summary

Category	TOTAL	NDRC	Leverage	Leverage Source
Pre-Program	\$280,000	\$255,000	\$25,000	Wells Fargo
Housing	\$10,150,000	\$6,900,000	\$3,250,000	STLCO, NAP, HOME
Business Development	\$23,000,000	\$22,400,000	\$600,000	MDFB, NAP
Training	\$3,592,000	\$3,392,000	\$200,000	DWD
Regional Resilience	\$3,552,349	\$3,527,349	\$25,000	DWD
TOTAL	\$40,574,349			
5 % Admin Limit	\$1,829,967	\$1,823,717	\$6,250	BCS
TOTAL Plus Admin	\$42,404,316	\$38,554,316	\$3,850,000	

The model program assumptions are conservative with a low level of uncertainty and rely on a collaborative and holistic approach to economic resilience, which addresses four main areas – housing, job and skills training, business development and regional resilience. The model program budget totals \$42.4 million. As this model program is meant to be an example, the program is highly scalable and could be increased or decreased depending on the award,

additional leverage sources secured and the proposals received from the innovative community development organizations themselves.

While the actual program activities will likely vary from this model program, the overall categories and ratios are intended to remain the same. As will be clear from the discussion on monetized benefits which follows, the housing and regional resilience portions of the program have a lower benefit cost ratio, while the job and skills training and business development portions have a high benefit ratio. The partners have an obligation to ensure that the final program, developed by the community, maintains a similar or better benefit-cost ratio. This will mean that any proposal must include a jobs and skills training and/or business development portion. Further, as is detailed in Exhibit B - Soundness of Approach section (*Ref: 05MissouriExE-Soundness.pdf*) of the application, authors of each proposal that is selected through the community-driven process and “Pitch-In” event will work with the partners’ consultant to create a benefit-cost analysis for the program. The partners’ consultant will help ensure that the proposal is designed to get a benefit-cost ratio similar to or better than that of the model program.

Monetized Benefits

The benefit-cost analysis examines the four programs outlined in this application over years 2017 to 2021. A five-year period was chosen to conservatively estimate the positive benefits to the community although impacts are expected to be extend beyond that period. The cost includes the total amount estimated for each program activity as well as the 7 percent discount rate to reflect the cost of an alternative investment scenario based on HUD guidance. All values are presented in 2015 constant dollars assuming a general inflation expectation of 2 percent.

The area's anticipated increase in personal income, due only to the impacts of easily monetized activities in each program, are presented here along with increases in expected full-time-equivalent jobs over the period of analysis. Increasing personal income in the community has a beneficial, and understandable, effect on local citizens and businesses. While higher income has positive impacts it is certainly not the only measure of success. A benefit-cost analysis is valuable in the evaluation process with an understanding that many approaches to addressing complex community issues lack sufficient information to quantify all expected benefits.

The analysis was conducted using the Regional Economic Modeling, Inc. (REMI) Policy Insight analysis tool to develop the cumulative personal income estimates that represent the benefit value. The impacts are concentrated in St. Louis County with positive income and jobs effects occurring in the local and surrounding areas (results are summed to the statewide level). REMI modeling was conducted by an experienced state economic impact analyst. The Missouri Department of Economic Development maintains expertise in benefit-cost analyses to assess the effectiveness of state tax incentives and conducts over 300 impact evaluations a year with a 17-region REMI model. The sections below outline the major assumptions for each program evaluation in terms of the monetized benefits.

Housing – B/C Ratio: 0.88

Benefit Assumptions: Construction and nonprofit organizational spending, along with household cost reductions, totaling \$9.275 million was modeled to estimate the positive impacts to personal income and jobs in the community. Construction spending of \$3.750 million supports jobs, supply chain and indirect purchases within the area. Housing down payments and principal cost reduction totaling \$4 million save local residents those expenditures which can be spent on

other personal consumption items. Spending in nonprofit organizations of \$1.525 million is included to support the jobs and purchases that would be incurred to maintain this program over the five years.

The program has a total expected personal income benefit of \$10.925 million over the five-year period. Nineteen jobs, on average, would be supported annually by these activities during the five years.

Cost Assumptions: A nominal cost of \$10.15 million is adjusted to reflect a 7 percent discount rate and general inflation to total \$12.475 million over five years.

Business Development – B/C Ratio: 3.86

Benefit Assumptions: Business loans, equipment purchases and business start-up cost savings, along with nonprofit organizational spending, totaling \$22.125 million in nominal dollars was modeled to estimate the positive impacts to personal income and jobs in the community.

The business loans assume that a minimum of one job has to be supported per \$50,000 in funding. More jobs are likely but given that some businesses will fail and the jobs must be maintained for five years, only one direct job was used in this analysis to model a minimum impact. Total direct jobs start at 80 in 2017 and grow each year to total 400 jobs by 2021. It was assumed that the jobs would be spread evenly over businesses typical for the region (personal services, social assistance, administrative services, professional services and construction; assumptions for these sectors were obtained from the [2014 Missouri Business Formations Report](#) and the [MERIC Report on Missouri Black-Owned Businesses](#)). Key sectors to pursue would be jobs related to the green economy (the majority of which are in the construction sector according to the [Missouri Green Jobs Report](#)), IT services and the efficient delivery of healthcare. Most of

these industries pay lower wages than the area average, which also make the estimates more conservative.

Equipment purchases of \$100,000 and business cost saving of \$500,000 were included in this program. Spending in nonprofit organizations of \$1.525 million supports jobs and purchases that would be incurred to maintain this program over the five years.

The program has a cumulative expected personal income benefit of \$109.2 million. These activities support 375 jobs, on average, during the five years. The average job figure includes both direct and indirect employment that ramps up over the years as the program continues.

Cost Assumptions: A nominal cost of \$23 million is adjusted to reflect a 7 percent discount rate and general inflation to total \$28.3 million over five years.

Training and Skills – B/C Ratio: 18.80

Benefit Assumptions: A combination of on-the-job, classroom and apprenticeship training for 195 individuals each year was modeled to estimate area impacts. Even though 195 participants are trained, this analysis did not assume that all had positive income results after program exit based on preliminary research of other training program evaluations throughout the U.S. and state agency data analysis.

It was assumed that 100 participants receive classroom training to earn a GED and that 33 percent receive an award. Those participants make an additional \$6,800 per year assuming that the individuals are already employed (at an entry-level wage typical for an individual without a high school diploma – \$17,528) and, after earning a GED, obtain the entry-level pay of a high school graduate (\$24,315). Wage estimates are based on 2013 Bureau of Labor Statistics and MERIC analysis of occupational and industry statistics. Entry-level wages were chosen to model a modest outcome expectation (*Source: MERIC. [Education and Training: 2012-2022](#)*).

The remaining 95 participants receive on-the-job or apprenticeship training and are assumed to be unemployed before entering the program. It is assumed that 66 percent of those participants (63 out of 95) gain employment each year in administrative and support service industries, a typical business for this region (assumptions on success rates are from the [GAO Report on Workforce Investment Act](#)). In year one, 63 individuals gain employment and by year five a total of 315 individuals are assumed to be working in the area. The target area currently imports labor from outside to fill these jobs, which could be filled by local residents if they were adequately trained and prepared for these employment sectors. Employing local residents would decrease the jobs mismatch, leading to reduced costs in transportation, fewer vehicle emissions and less time lost to daily commuting. Other target industries could include jobs related to the [green economy](#), IT services and the efficient delivery of healthcare.

Transportation cost reduction of \$117,000 in transit passes save local residents those expenditures which are spent on other personal consumption items. Spending in nonprofit organizations of \$1.525 million is included to support the jobs and purchases that would be incurred to maintain this program over the five years.

The program has a total expected personal income benefit of \$82.977 million while supporting an average of 294 jobs over the five-year period. The average job figure includes both direct and indirect employment that ramps up over time as the program continues.

Cost Assumptions: Annual spending of \$340,000 (\$1.7 million over five years) on a combination of on-the-job, classroom and apprenticeship skill building for 195 individuals each year was assumed. Training costs were divided between 100 classroom participants (\$1,500 per student cost) and 95 on-the-job or apprenticeship participants (\$2,000 per student). Cost are based on state agency experience administering GED and new jobs training programs however

estimates should be seen as only general figures for preliminary analysis. Specific programs will vary by goals and cost.

A total nominal cost of \$3.592 million (includes training, transit passes and nonprofit organization spending) is adjusted to reflect a 7 percent discount rate and general inflation to total \$4.4 million over five years.

Regional Resiliency – B/C Ratio: 0.61

Benefit Assumptions: Construction spending and real estate fees totaling \$3.1 million in nominal dollars was modeled to estimate the positive impacts to personal income and jobs in the community. Construction spending of \$3.1 million was assumed to occur over a two-year period with an estimated property acquisition cost of \$225,000 (only the 6 percent real estate commission fee of \$13,500 for the property transfer was modeled). These activities generate a cumulative personal income impact of \$2,655,029 in constant dollars and support 16 full-time equivalent jobs, on average, during the construction period.

Cost Assumptions: A nominal cost of \$3.6 million is adjusted to reflect a 7 percent discount rate and general inflation to total \$4.4 million over five years.

Summary – Total Program (all four components) – B/C Ratio: 4.15

Benefit Assumptions: The combined programs have a total expected personal income benefit of \$205.7 million over the five-year period. Just over 700 jobs, on average, would be supported by these activities over that time period. These benefits to income represent a conservative estimate to the community based on the combined housing, business development, training and resilience efforts this funding would support.

Cost Assumptions: The total nominal cost of \$40.3 million, when adjusted for general inflation and a seven percent discount rate, totals \$49.5 million over the five-year period.

Therefore, the combined efforts of these model programs can be reasonably expected to return over \$4 dollars for every \$1 dollar invested (\$205.7 million divided by \$49.5 million, or 4.15).

Table 3 – Summary Benefit-Cost Ratio (BCR) Table

Results	Housing Program	Business Development	Training and Skills	Regional Resiliency	Total Program
Benefits	\$10,925,293	\$109,161,377	\$82,977,295	\$2,655,029	\$205,718,994
Costs	\$12,474,950	\$28,268,360	\$4,414,780	\$4,366,047	\$49,524,137
BCR	0.88	3.86	18.80	0.61	4.15

Elevation of Key Indices

In addition to easily monetized benefits, this analysis evaluates an elevation in two key indices. The stated goal of the program is to increase economic mobility through increasing economic security and economic well-being (as defined by the two studies previously mentioned and by [Osberg and Sharpe](#)). Components of these two indices are identified as follows:

Economic Security Index

Household Income	(total income, reduction of major income losses)
Out of Pocket Medical Spending	(expenditures, increased insurance coverage)
Increase Household Wealth	(poverty levels, property values, savings, debt load)

Economic Well-Being Index

Effective Per Capita Consumption
Net Societal Accumulation of Productive Resources
Income Distribution
Economic Insecurity

Each of these components are measurable and will be used as performance measures for evaluating the effectiveness of the program components proposed by innovative community development organizations. Table 9 – Missouri NDRC – Economic Indices in the Appendix identifies the baselines for each of these indices’ components, which can be annually measured to determine the effectiveness of the program.

Disaster Impact Avoidance

The negative economic impact of the last three disruptions in North St. Louis County has been measured and summarized earlier in this narrative. By increasing the economic resilience of the community, similar costs due to future disasters may be reduced or mitigated. Taking the 2011 storm event (FEMA DR-1980) as an example, if the proposed program had been put into place in 2006:

- 150 homes in the target area would have received rehabilitation funds.
- 600 homes in the target area would have received assistance for homeownership.
- 750 owner-occupied homes in the target area would now have insurance.
- Of these 750 homes, given that 6.4 percent of the homes in the target area were damaged, 48 homes would be expected to be damaged and up to nine made uninhabitable. These are costs that would now be covered by insurance.
- Furthermore, half of the ineligible referrals are expected to have assistance and would be approved. This will result in 275 additional households that will obtain assistance resulting in \$10.3 million in social cost avoidance.

This is one example of the level of impact the program would have on the community. By building economic resilience, the community is able to rebound from various types of shocks over time. We know from experience that these shocks will come and that they are likely to

increase in frequency. Table 11 – Missouri NDRC – Sales Tax Revenue Impacts and Table 12 – Missouri NDRC – Insurance Claims Impacts in the Appendix demonstrate the impact such shocks have on insurance claims and upon municipal sales tax revenues.

Qualitative Benefits

There are benefits that are not easily measured and are more qualitative in nature. These of these are outlined in Table 2 – Missouri NDRC – Description of Costs and Benefits in the Appendix and described accordingly.

Analysts and Qualifications

This benefit-cost analysis was developed for the state of Missouri, St. Louis Economic Development Partnership and St. Louis County by PGAV Planners and the Missouri Economic and Research Center (MERIC). Key staff include the following:

Andrew Murray, AICP, LEED Green Associate. Andrew is a Senior Project Manager with a decade of experience in planning, community and economic development. Andrew assists communities with particularly complex and challenging issues, requiring innovative and collaborative strategies to bring redevelopment and revitalization. His projects have encompassed transit-oriented developments, brownfield issues, historic preservation and both urban and suburban redevelopment contexts. His experiences regularly include authorship of tax impact statements, revenue studies, benefit-cost analyses and fiscal impact assessments.

Mike Hemmer, CEcD. Mike is an Associate Director of PGAV Planners. He has over 20 years of community planning and economic development experience; both in the nonprofit and municipal arenas. He received a Bachelor of Science Degree in Geography from Southern Illinois University at Edwardsville, where he graduated cum laude. Mike is a Certified Economic Developer (CEcD), the leading industry certification provided by the International Economic

Development Council (IEDC). This certification is acknowledgement of a professional career in a multidiscipline environment and requires ongoing education to maintain. CECDs are also required to undergo ethics training and are held to high standards by the IEDC.

Alan Spell. Alan Spell manages a research team at MERIC, in the state's economic development department. Alan and his staff provide economic, industry and workforce analysis to policymakers and the public and are co-located with the state's labor market information group. Alan has nearly two decades of research experience including extensive work in economic impact modeling, geographic information systems, industry analysis, occupational research and land-use planning. He has degrees in Economics and Landscape Architecture. Alan and his staff use the Regional Economic Models Inc. (REMI) Policy Insight and IMPLAN modeling tools to analyze industries and perform benefit/cost analyses for the state of Missouri. His office develops over 300 impact analyses a year, and Alan has received training from IMPLAN and REMI staff.

APPENDIX TABLES

Table 1 - Missouri NDRC - Summary of Benefit-Cost Ratio

Results	Housing Program	Business Development	Training and Skills	Regional Resiliency	Total Project
Benefits	\$10,925,293	\$109,161,377	\$82,977,295	\$2,655,029	\$205,718,994
Costs	\$12,474,950	\$28,268,360	\$4,414,780	\$4,366,047	\$49,524,137
BCR	0.88	3.86	18.80	0.61	4.15

Table 2 - Missouri NDRC - Description of Costs and Benefits

1	2	3	4	5	6
Costs and Benefits By Category	Page #	Qualitative Description and Rationale	Quantitative Assessment and Methodology	Monetized Effect	Uncertainty

Life Cycle Costs:

(1-5 with 1 being lowest level of uncertainty)

PROGRAM:

Housing Rehabilitation Construction	AttF 16,49	Applicant will provide up to \$25,000 for income eligible housing rehabilitation projects in the impacted area that affect the vulnerable population.	Funds available to assist 30 projects on an annual basis over 5 years.	\$3,750,000	1 Program participation is based on local agencies' experience with similar programs Public reception during input is positive
New Homeownership Down payment & Closing Costs	AttF 16,49	Applicant will provide \$3,000 of down payment and closing costs for income eligible members of the vulnerable population.	Funds available to assist 100 residents on an annual basis over 5 years.	\$1,500,000	1 Program participation is based on local agencies' experience with similar programs Public reception during input is positive
Housing Principal Cost Reduction	AttF 16,49	Applicant will assist with the purchase of housing, mortgage rescue, or rehabilitation loan to reduce principal costs of up to \$25,000 for income eligible households of the vulnerable population.	Funds available to assist 20 households on an annual basis over 5 years.	\$2,500,000	1 Program participation is based on local agencies' experience with similar programs Public reception during input is positive
Homeowner Counseling	AttF 16,49	Applicant will provide \$1,000 to assist and improve the financial literacy of participants of the Homeownership Down payment & Closing Costs program noted above.	Funds available to assist 100 residents on an annual basis over 5 years.	\$500,000	1 Program participation is based on local agencies' experience with similar programs Public reception during input is positive
Business Revolving Loan Fund	AttF 16,49	Applicant will provide up to \$100,000 (\$50,000 per job created) for businesses locating in the target area and employing residents of the vulnerable population.	Funds available to assist 40 businesses on an annual basis over 5 years.	\$20,000,000	1 Program participation is based on local agencies' experience with similar programs Public reception during input is positive
Pre-Incubation Center Shared Equipment	AttF 16,49	Applicant anticipates one or more of the model centers to be constructed as noted below will provide up to \$100,000 in equipment to assist entrepreneurs. Space also shared on a limited basis in a center.	This impact will be available to an unknown amount of businesses and start-ups in the targeted area over 5 years.	\$100,000	2 These costs are dependent on the quality and quantity of applying organizations that will be presented for selection.
Business Counseling	AttF 16,49	Applicant will provide \$1,000 to assist and improve the financial literacy of business members of the vulnerable population.	Funds available to assist 100 entrepreneurs and business-owners on an annual basis over 5 years.	\$500,000	2 Costs based on local agencies' experiences with similar programs. Public reception during input is positive.
Start-up Costs Equity Investment	AttF 16,49	Applicant will provide \$5,000 of business start-up costs for businesses and entrepreneurs in the targeted area.	Funds available to assist 20 entrepreneurs and business-owners on an annual basis over 5 years.	\$500,000	1 Costs are based on local agencies' experiences with similar programs. Public reception during input is positive.
On The Job Trainings	AttF 16,49	Applicant will provide On The Job training costs of \$2,000 for income eligible participants from the vulnerable population.	Funds available to provide training for 50 participants on an annual basis over 5 years.	\$500,000	1 Program participation is based on local agencies' experience with similar programs. Public reception during input is positive
Classroom Training	AttF 16,49	Applicant will provide Classroom Training costs of \$1,500 for income eligible participants from the vulnerable population.	Funds available to provide training for 100 participants on an annual basis over 5 years.	\$750,000	2 Program participation is based on local agencies' experience with similar programs.
Apprenticeship Program	AttF 16,49	Applicant will provide Apprenticeship Training/Placement costs of \$2,000 for income eligible participants from the vulnerable population.	Funds available to provide training for 25 participants on an annual basis over 5 years.	\$250,000	2 Program participation is based on local agencies' experience with similar programs.
Union Training Program	AttF 16,49	Applicant will provide local union training costs of \$2,000 for income eligible participants from the vulnerable population.	Funds available to provide training for 20 participants on an annual basis over 5 years.	\$200,000	2 Program participation is based on local agencies' experience with similar programs.
Transit Passes for Training Participants	AttF 49	Applicant will provide transit passes for income eligible participants from the vulnerable population to attend training programs.	Funds available to provide monthly transit passes for 25 participants of the training programs on an annual basis over 5 years.	\$117,000	3 Costs based on local agencies' experiences. However, participation in this program aspect is more uncertain due to its uniqueness in the region.
Facility (COAD/safe room) Construction	AttF 17,49	Applicant will provide construction costs for 5,000 square feet center. Disaster (COAD) and FEMA safe room requirements.	Funds available to construct one new construction center and rehabilitate of one existing building to be a center. It is expected that other organizations with existing facilities will request be selected, but will not need new facilities.	\$3,302,349	2 Architect estimates are certain for safe-room requirements and general construction. Uncertainty comes from specific activities that will be undertaken by the applying organization, real-estate costs, site specifics, etc.
Regional resiliency planning	AttF 17,49	This program is anticipated to be a pilot program for the St. Louis region that can be repeated.	The cost is estimated, but will be quantified. Benefits will be qualitative in nature, but will be significant as regional resiliency improves. The City of St. Louis is already hiring a Chief Resiliency Officer.	\$250,000	4 It is uncertain how the region will implement the program model, but activities by St. Louis City and St. Louis County are encouraging.

1	2	3	4	5	6
Costs and Benefits By Category	Page #	Qualitative Description and Rationale	Quantitative Assessment and Methodology	Monetized Effect	Uncertainty

Planning and Capacity Building	AttF 49	Split between housing (housing, business, and training programs to build general and ongoing support for the component within the community.	\$375,000 to Housing Component, \$375,000 to Business Development Component, \$250,000 to Training Component. All costs provided are for the total 5-year period.	\$1,000,000	2 These costs are based on needs determined by local agencies' experience with similar programs.
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Resiliency Value:

REDUCED CASUALTIES:

Rehabilitation construction provided for 150 homes

Fortunately, there have been few casualties from recent storm events; however, as the 2011 Joplin Tornado demonstrated, deadly storms are difficult to predict and the risk always exists.

East West Gateway Council of Governments Hazard Mitigation Plan notes 17 tornados in STL County from 2005-2014 with one death & 13 injuries

Monetized amount dependent on quantification level from FEMA

4
Although based on Federal Agency methodology, storm events and other disruptions are unpredictable.

AttF 43

REDUCED DAMAGE / IMPACT TO HOUSEHOLDS:

Rehabilitation construction provided for 150 homes

Reduction of damage is based on previous disruptions: 42% - 68% of damaged home disrupted. Approximately \$2 million in damage to these homes, \$1,600 - \$2,100 per home average

\$70,000 in home damage avoided

4
Avoidance benefit is based on data collected/estimated by Federal/Local agencies during previous storm events. However, storm events and other disruptions are unpredictable.

AttF 43

Creation of 600 homeowners in the target area

There is a link between renters and a high social vulnerability index

3
Based on existing study.

AttF 43

Insurance provided/required for 750 homes

A reduction of uninsured homeowners will lessen publicly-born repair costs, time from home due to disruption, and preserve wealth and home values

3
Based on data collected/estimated by Federal/Local agencies during previous storm events. Insurance will be required of all program participants.

Estimated from 2011 insured: 64%
Estimated from 2013 insured: 34%

REDUCED DISPLACEMENT:

Construction of centers

Construction cost for one new construction and one rehabilitation center combine to approximately \$3 million

FEMA estimated survey burden impact

4
Although based on Federal Agency methodology, storm events and other disruptions are unpredictable.

1	2	3	4	5	6
Costs and Benefits By Category	Page #	Qualitative Description and Rationale	Quantitative Assessment and Methodology	Monetized Effect	Uncertainty

Environmental Value:

Reduced Energy Use	AttF 3,12	Energy consumption will decrease due to rehabilitation of older homes, and through the reduction in transportation trips. The centers will reduce transportation trips, thereby decreasing vehicle noise.	Rehabbed homes and energy bills	Average of 25% reduction for average monthly utility bill (\$314) over five years for 150 homes yields \$706,500 in energy savings.	2 Homes in the target area are typically very energy inefficient. The program will radically increase the efficiency of these homes through proven green building methods.
Noise reduction	AttF 8,9		Improved quality of life		4 Impact will be dependent on site selection for centers.
Climate impact	ExB 3, AttF 3	The centers will reduce transportation trips, encourage restoration of the tree canopy, and reduce waste, all of which directly address CO2.	Reduction of vehicle trips, number of trees planted, and reduction of waste by tonnage.		3 Impact will greatly depend on program details, particularly training.
Air quality	ExB 3, AttF 3	A reduction in transportation trips will reduce the production of air pollutants by vehicles	Reduction of vehicle trips.		4 Impact will be dependent on site selection for centers.
Heat-island	ExB 3, AttF 3	Tree canopy restoration programs will be a part of the job training portion of the overall program.	Measure restoration of tree canopy using available tools through State of Missouri	Software tool will be able to assign a monetary amount	2 Impact can be measured using available tools

Social / Community Development Value:

IMPROVED LIVING ENVIRONMENT

Elimination of properties in subpar condition	AttF 16	The rehabilitation loan program will require improvements to single-family, aged homes that will bring structures up to code. The business loan program will allow existing businesses to improve properties	Surveys of structures and performance metrics by communities		3 These properties will be improved, reducing storm debris. However, debris during storm events is unpredictable.
Access to resilient community assets	AttF 5	The centers will provide the neighborhood with space, personnel, and activities before, during, and after a disruptive event	Tracking budgets and impacts		4 Uncertainty occurs from the unknown programming and abilities of the applying organization.

BENEFIT TO LOW- TO MODERATE-INCOME POPULATION

Income eligible	AttF 3,5,8	Housing and business programs have an income component	Income may be measured using HUD directives and standards	Benefit will raise economic indices, the impact of which will be measurable	1 Participants will be required to meet income requirements. Applying organizations will be required to ensure and verify end participants incomes.
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SOCIAL COHESION:

The centers will bring people in the neighborhood together to solve issues and build social cohesion		Centers will be tasked with providing important services to residents and entrepreneurs that they may not be accessing from other sources. These activities will help unite the neighborhoods and provide important information and volunteer assistance post-disaster	Improved social interactions and positive impact on neighborhoods	Benefit will raise economic indices, the impact of which will be measurable	3 Programming is dependent upon capacity building of local organization.
Reduction of Transient Families	AttF 6	There is a link between social cohesion and resilience (Susan Cutter)	Housing program will create more homeowners	Benefit will raise economic indices, the impact of which will be measurable	2 Uncertainty arises from number of participants that will result in a net decrease of renters. Public reception during input has been positive.
Education levels	AttF 7,9	There is a link between social volatility and education levels	Training program will create education opportunities and program overall will increase available income	Benefit will raise economic indices, the impact of which will be measurable	3 Uncertainty arises from the applicants to job matching.

Economic Revitalization:

ECONOMY:

Business Loan Funds will create 500 direct jobs		<p>The Business Loan Program will assist 200 businesses in the target area that will be required to hire 50% LMI jobs and create 1-2 jobs per loan</p> <p>Equity investment will assist a business start-up, which creates at least the business owner's job</p> <p>There is a link between Household Income, Household Wealth, Out of Pocket Medical Spending and Economic Security</p>	<p>Reduces unemployment among LMI population, increases income, increases access to insurance, reduces costs paid for insurance</p>	<p>Net increase of 370 average annual jobs</p> <p>Benefit will raise economic indices, the impact of which will be measurable</p>	<p>2</p> <p>Program participation is based on local agencies' experience with similar programs. Public reception during input has been positive.</p>
Increased Income	AttF 49	<p>There is a link between Income Distribution and Per Capita Consumption and Economic Well-Being</p> <p>Training Program will impact 975 workers through OTJ, Classroom, Apprenticeship and Union programs</p> <p>There is a link between Household Income, Household Wealth, Out of Pocket Medical Spending and Economic Security</p>	<p>Increases income, reduces major income loss events, increases savings, increases access to insurance, reduces costs paid for insurance</p>	<p>Benefit will raise economic indices, the impact of which will be measurable</p>	<p>1</p> <p>Program participation is based on local agencies' experience with similar programs. This is a key measured noted in a number of studies and CDBG programs.</p>
Reduction of Out of Pocket Medical Spending	AttF 49	<p>There is a link between Income Distribution and Per Capita Consumption and Economic Well-Being</p> <p>Lower unemployment will mean more target area residents will have access to employers' healthcare plans. This reduction of costs will mean more disposable income for households</p> <p>There is a link between Out of Pocket Medical Spending and Economic Security</p>	<p>Increases income, reduces major income loss events, increases savings</p>	<p>Benefit will raise economic indices, the impact of which will be measurable</p>	<p>2</p> <p>Program participation is based on local agencies' experience with similar programs.</p>

Table 3 - Missouri NDRC Detail Project Budget			
PRE-PROGRAM			
Planning grants to shark tank			\$ 100,000
BCA's for COI's			\$ 180,000
TOTAL PRE PROGRAM			\$ 280,000
HOUSING			
Rehabilitation Grants	Rehabilitation Program: (30/yr - 150 total 5/yr)		
		Costs for qualified construction	\$ 3,750,000
New Homeownership CC	Closing Cost Program: (100/yr - 500 total 5/yr)		
Counseling	100/yr - 500 total 5/yr)	Down payments/CC	\$ 1,500,000
		Homebuyers Counseling	\$ 500,000
Home Buyer Purchase Grants	Home Buyers / Rescue: (20/yr - 100 total 5/yr)		
Mortgage Rescue		Principal Cost Reduction	\$ 2,500,000
			\$ 8,250,000
Capacity Building			\$ 375,000
	Program Costs		
		Staffing - direct program	\$ 500,000
		Staffing - overhead	\$ 325,000
		Marketing	\$ 125,000
		Insurance/Legal	\$ 250,000
		Office	\$ 325,000
	Total program costs		\$ 1,525,000
TOTAL HOUSING			\$ 10,150,000
BUSINESS DEVELOPMENT			
Revolving Loan Fund	Business RLF: (40/yr - 200 total 5/yr)		
		Principal	\$ 20,000,000
Business Support Program	Pre-Incubation Idea Center		
	\$11/sq ft.	Shared Equipment	\$ 100,000
		Shared Space	
	100/yr - 500 total 5/yr	Business Counseling	\$ 500,000
	Equity Investment: (20/yr - 100 total 5/yr)		
		Start-up costs	\$ 500,000
			\$ 21,100,000
Capacity Building			\$ 375,000
	Program Costs		
		Staffing - Direct Program	\$ 500,000
		Staffing - overhead	\$ 325,000
		Marketing	\$ 125,000
		Insurance/Legal	\$ 250,000
		Office	\$ 325,000
	Total program costs		\$ 1,525,000
Total Business Development			\$ 23,000,000

TRAINING			
Job Skills	Adult Training:		
	50/yr - 250 total 5/yr	OTJ	\$ 500,000
	100/yr - 500 total 5/yr	Classroom	\$ 750,000
	25/yr - 125 total 5/yr	Apprenticeship	\$ 250,000
	20/yr - 100 total 5/yr	Local Union Programs	\$ 200,000
Transit Access	Monthly Pass in Training (100/yr - 500 total 5/yr)		\$ 117,000
	Total		\$ 1,817,000
Capacity Building			\$ 250,000
	Program Costs		
		Staffing - Direct Program	\$ 500,000
		Staffing - overhead	\$ 325,000
		Marketing	\$ 125,000
		Insurance/Legal	\$ 250,000
		Contracted trainers	\$ 325,000
	Total program costs		\$ 1,525,000
Total Training and Skills			\$ 3,592,000
REGIONAL RESILIENCE			
Regional Resilience Plan			\$ 250,000
COI facility (dual purpose COAI	Two Physical Locations:		\$ 3,077,349
		1 New Construction, 1 Rehab	
		Safe Room-Ready Acquisition	
		(1 lot & 1 bldg & lot for rehab)	\$ 225,000
			\$ 3,552,349
Total Regional Resiliency			\$ 3,552,349
GRAND TOTAL BUDGET			\$ 40,574,349
		5% Admin LIMIT	\$ 1,829,967
		GRAND TOTAL PLUS ADMIN	\$ 42,404,316

Table 4 - Missouri NDRC - DRGR Code

ACTIVITY	DRGR CODE
PRE-PROGRAM	
Planning grants to shark tank	ADM-Planning
BCA's for COI's	ADM-Planning
HOUSING	
Rehabilitation Grants	HSG-Rehabilitation/Reconstruction of residential structures
Down payments/CC	HSG-Homeownership assistance to low and moderate income households
Homebuyers Counseling	PUBSRV-Public Services
Principal Cost Reduction	HSG-Homeownership assistance to low and moderate income households
Capacity Building	ADM-Planning
Staffing - direct program	HSG-Rehabilitation/Reconstruction of residential/HSG-Homeowner Assistance
Staffing - overhead	PUBSRV-Public Services
Marketing	HSG-Rehabilitation/Reconstruction of residential/HSG-Homeowner Assistance
Insurance/Legal	PUBSRV-Public Services
Office	HSG-Rehabilitation/Reconstruction of residential/HSG-Homeowner Assistance
BUSINESS DEVELOPMENT	
Principal revolving loan	ED/TRSM-ED or recovery activity that creates jobs
Pre-Incubation Idea Center	
Shared Equipment/Shared Space	ED/TRSM-ED or recovery activity that creates jobs/PUBSRV-Public Services
Business Counseling	ED/TRSM-ED or recovery activity that creates jobs/PUBSRV-Public Services
Start-up costs	PUBSRV-Public Services
Capacity Building	ADM-Planning
Staffing - Direct Program	ED/TRSM-ED or recovery activity that creates jobs
Staffing - overhead	PUBSRV-Public Services
Marketing	ED/TRSM-ED or recovery activity that creates jobs
Insurance/Legal	PUBSRV-Public Services
Office	ED/TRSM-ED or recovery activity that creates jobs/PUBSRV-Public Services

TRAINING	
OTJ	ED/TRSM-ED or recovery activity that creates jobs
Classroom	PUBSRV-Public Services
Apprenticeship	ED/TRSM-ED or recovery activity that creates jobs
Local Union Programs	PUBSRV-Public Services
Mo. Transit Pass while in Training	PUBSRV-Public Services
Capacity Building	ADM-Planning
Staffing - Direct Program	PUBSRV-Public Services
Staffing - overhead	PUBSRV-Public Services
Marketing	PUBSRV-Public Services
Insurance/Legal	PUBSRV-Public Services
Contracted trainers	PUBSRV-Public Services
Regional Resiliency Plan	ADM-Planning
COI facility (dual purpose COAD/saferoom)	PF/INFR-Rehabilitation/Reconstruction of public facilities
Acquisition costs (2)	ACQ/DISP - Acquisition -general
ADMINISTRATION	

Table 5 - CDBG NDRC Sources and Uses

Missouri NDRC Budget	TOTAL	NDRC	Leverage	Leverage Source
PRE-PROGRAM				
Planning grants to shark tank	\$ 100,000	\$ 75,000	\$ 25,000	Wells Fargo
BCA's for COI's	\$ 180,000	\$ 180,000		
	\$ 280,000	\$ 255,000	\$ 25,000	
HOUSING				
Housing rehabilitation	\$ 3,750,000	\$ 2,250,000	\$ 1,500,000	StLCounty HOME/NAP
Down payments/CC	\$ 1,500,000	\$ 250,000	\$ 1,250,000	StLCounty HOME
Homebuyers Counseling	\$ 500,000	\$ -	\$ 500,000	StLCounty CDBG/NAP
Principal Cost Reduction	\$ 2,500,000	\$ 2,500,000		
Capacity Building	\$ 375,000	\$ 375,000		
Staffing - direct program	\$ 500,000	\$ 500,000		
Staffing - overhead	\$ 325,000	\$ 325,000		
Marketing	\$ 125,000	\$ 125,000		
Insurance/Legal	\$ 250,000	\$ 250,000		
Office	\$ 325,000	\$ 325,000		
	\$ 10,150,000	\$ 6,900,000	\$ 3,250,000	
BUSINESS DEVELOPMENT				
Principal revolving loan fund	\$ 20,000,000	\$ 19,650,000	\$ 350,000	MDFB.NAP
Pre-Incubation Idea Center				
Shared Equipment	\$ 100,000	\$ 100,000		
Business Counseling	\$ 500,000	\$ 250,000	\$ 250,000	NAP
Start-up costs	\$ 500,000	\$ 500,000		
Capacity Building	\$ 375,000	\$ 375,000		
Staffing - Direct Program	\$ 500,000	\$ 500,000		
Staffing - overhead	\$ 325,000	\$ 325,000		
Marketing	\$ 125,000	\$ 125,000		
Insurance/Legal	\$ 250,000	\$ 250,000		
Office	\$ 325,000	\$ 325,000		
	\$ 23,000,000	\$ 22,400,000	\$ 600,000	

TRAINING				
OTJ	\$ 500,000	\$ 500,000		
Classroom	\$ 750,000	\$ 750,000		
Apprenticeship	\$ 250,000	\$ 250,000		
Local Union Programs	\$ 200,000	\$ -	\$ 200,000	DED-DWD
Mo Transit while in Training Program	\$ 117,000	\$ 117,000		
Capacity Building	\$ 250,000	\$ 250,000		
Staffing - Direct Program	\$ 500,000	\$ 500,000		
Staffing - overhead	\$ 325,000	\$ 325,000		
Marketing	\$ 125,000	\$ 125,000		
Insurance/Legal	\$ 250,000	\$ 250,000		
Contracted trainers	\$ 325,000	\$ 325,000		
	\$ 3,592,000	\$ 3,392,000	\$ 200,000	
REGIONAL RESILIENCE				
Regional Resilience Plan	\$ 250,000	\$ 225,000	\$ 25,000	DED-DWD
COI facility (dual purpose COAD/saferoom)	\$ 3,077,349	\$ 3,077,349		
1 New Construction, 1 Rehab		\$ -		
Safe Room-Ready		\$ -		
Acquisition (1 lot & 1 bldg & lot for rehab)	\$ 225,000	\$ 225,000		
	\$ 3,552,349	\$ 3,527,349	\$ 25,000	
GRAND TOTAL BUDGET	\$ 40,574,349	\$ 36,474,349	\$ 4,100,000	
5% Admin LIMIT	\$ 1,829,967	\$ 1,823,717	\$ 6,250	DED-BCS
GRAND TOTAL PLUS ADMIN.	\$ 42,404,316	\$ 38,298,066	\$ 4,106,250	

Table 6 - Missouri NDRC Budget - Eligible Activities

ACTIVITY	CDBG ELIGIBILITY
PRE-PROGRAM	
Planning grants to shark tank	HCDA 105(a)(12) - Planning
BCA's for COI's	HCDA 105(a)(12) - Planning
HOUSING	
Rehabilitation Grants	HCDA 105(a)(4) - rehabilitation of housing
Down payments/CC	HCDA 105(a)(24) - homeownership assistance
Homebuyers Counseling	HCDA 105(a)(8) Public Services
Principal Cost Reduction	HCDA 105(a)(24) - homeownership assistance
Capacity Building	HCDA 105(a)(12) - Planning and Capacity Building
Staffing - direct program	HCDA 105(a)(4) - rehab/HCDA 105(a)(24) - homeowner assistance
Staffing - overhead	HCDA 105(a)(8) Public Services
Marketing	HCDA 105(a)(4) - rehab/HCDA 105(a)(24) - homeowner assistance
Insurance/Legal	HCDA 105(a)(8) Public Services
Office	HCDA 105(a)(4) - rehab, HCDA 105(a)(24) -homeowner assistance/HCDA 105(a)(8) Public Services
BUSINESS DEVELOPMENT	
Principal revolving loan	HCDA 105(a)(17) - economic development assistance to for-profit business
Pre-Incubation Idea Center	
Shared Equipment	HCDA 105(a)(17) - economic development assistance to for-profit business OR 105(a)(8) Public Services
Shared Space?	HCDA 105(a)(17) - economic development assistance to for-profit business OR 105(a)(8) Public Services
Business Counseling	HCDA 105(a)(8) Public Services
Start-up costs	HCDA 105(a)(17) - economic development assistance to for-profit business
Capacity Building	HCDA 105(a)(12) - Planning and Capacity Building
Staffing - Direct Program	HCDA 105(a)(17) - economic development assistance to for-profit business
Staffing - overhead	HCDA 105(a)(8) Public Services
Marketing	HCDA 105(a)(17) - economic development assistance to for-profit business
Insurance/Legal	HCDA 105(a)(8) Public Services
Office	HCDA 105(a)(17), economic development assistance to for profit business/HCDA 105(a)(8) Public Services
TRAINING	
OTJ	HCDA 105(a)(17) - economic development assistance to for-profit business
Classroom	HCDA 105(a)(8) Public Services - job training
Apprenticeship	HCDA 105(a)(17) - economic development assistance to for-profit business
Local Union Programs	HCDA 105(a)(8) Public Services - job training
Jail Fine Alt. Training Access:	HCDA 105(a)(8) Public Services
Community Service:	HCDA 105(a)(8) Public Services
Mo.Transit Pass while in Trainin	HCDA 105(a)(8) Public Services
Capacity Building	HCDA 105(a)(12) - Planning and Capacity Building
Staffing - Direct Program	HCDA 105(a)(8) Public Services
Staffing - overhead	HCDA 105(a)(8) Public Services
Marketing	HCDA 105(a)(8) Public Services
Insurance/Legal	HCDA 105(a)(8) Public Services
Contracted trainers	HCDA 105(a)(8) Public Services
Regional Resiliency Plan	HCDA 105(a)(12) - Planning
COI facility (dual purpose COA)	HCDA 105(a)(2) - Public Facilities and Improvements
1 New Construction, 1 Rehab	
Safe Room-Ready	
Acquisition costs (2)	HCDA 105(a)(1) - Acquisition
ADMINISTRATION	
5% Admin LIMIT	HCDA 105(a)(13) - program administration

Table 7 - Missouri CDBG-NDR - National Objectives

ACTIVITY	NATIONAL OBJECTIVE
PRE-PROGRAM	
Planning grants to shark tank	Presumed LMI
BCA's for COI's	Presumed LMI
HOUSING	
Rehabilitation Grants	LMH
Down payments/CC	LMH
Homebuyers Counseling	LMH
Principal Cost Reduction	LMH
Capacity Building	Presumed LMI
Staffing - direct program	LMH
Staffing - overhead	LMH
Marketing	LMH
Insurance/Legal	LMH
Office	LMH
BUSINESS DEVELOPMENT	
Principal revolving loan	LMJ
Pre-Incubation Idea Center	
Shared Equipment	LMJ/LMA
Shared Space	LMJ/LMA
Business Counseling	LMC
Start-up costs	LMJ
Capacity Building	Presumed LMI
Staffing - Direct Program	LMJ
Staffing - overhead	LMJ
Marketing	LMJ
Insurance/Legal	LMJ
Office	LMJ

TRAINING	
OTJ	LMJ
Classroom	LMC
Apprenticeship	LMJ
Local Union Programs	LMC
Mo.Transit Pass while in Training	LMC/LMJ
Capacity Building	Presumed LMI
Staffing - Direct Program	LMC
Staffing - overhead	LMC
Marketing	LMC
Insurance/Legal	LMC
Contracted trainers	LMC
Regional Resiliency Plan	Presumed LMI
COI facility (dual purpose COAD/saferoom)	LMA
1 New Construction, 1 Rehab	LMA
Safe Room-Ready	LMA
Acquisition costs (2)	LMA
ADMINISTRATION	
5% Admin LIMIT	N/A

Table 8 - Missouri NDRC - Benefit Cost of Model Program Elements

Benefit/Cost Analysis of Model Program Elements

Basic Assumptions:

Activity occurs in St. Louis County between years 2017-2021.

Cost and benefit inputs spread evenly over a five-year period and summed below in constant 2015 dollars.

Personal Income levels used to measure primary economic benefit/cost ratio

Housing		
Inputs*	Cost	
Construction	\$3,750,000	
Housing down payments	\$1,500,000	
House principle cost reduction	\$2,500,000	
Non-profit organization spending	\$1,525,000	
TOTAL	\$9,275,000	

**These activities are more easily modeled as providing direct, positive impacts to area income levels. Assume housing down payments and principle cost reductions result in freeing up disposable income in area for spending. Other activities can also have positive economic effects but are more difficult to quantify so have been left out of this analysis.*

Benefits	B/C Ratio
Average Annual FTE Jobs over 5 Years	19
New Cumulative Personal Income	\$10,925,293
Cost*	\$12,474,950

**Nominal cost of \$10,150,000 adjusted to reflect a 7% annual growth rate of funds in an alternative investment scenario per HUD base-case discount rate guidance.*

Table 8 - Continued

Business Development

Inputs*	Cost
Business Loan with min. 1 job per \$50K	\$20,000,000
Equipment purchases	\$100,000
Start up cost for business	\$500,000
Non-profit organization spending	\$1,525,000
TOTAL	\$22,125,000

*Assume only minimum direct jobs required with business loan program, spread over five typical small businesses in metro area (personal services, social assistance, admin. services, professional services, and construction), to model most conservative estimate. Total direct jobs start at 80 in 2017 and grow each year by that amount to total 400 jobs by 2021. Assume start up cost reductions result in freeing up disposable income in area for spending.

Benefits	B/C Ratio
Average Annual FTE Jobs over 5 Years	375 N/A
New Cumulative Personal Income	\$109,161,377 3.86
Cost*	\$28,268,360

*Nominal cost of \$23,000,000 adjusted to reflect a 7% annual growth rate of funds in an alternative investment scenario per HUD base-case discount rate guidance.

Table 8 - Continued

Training and Skills

Inputs*	Cost
Job Skill/GED Training for 195 People per Year	\$1,700,000
Transit Passes	\$117,000
Non-profit organization spending	\$1,525,000
TOTAL	\$3,342,000

*Assume 95 specific job skill training (estimated at \$2,000 per person) and half receive training to earn GED (estimated at \$1,500 per person). Cost per person estimates from analysis of state agency program figures that target those goals but should be considered very general for the purposes of this grant. Assume transit cost reductions result in freeing up disposable income in area for spending.

Benefits*	B/C Ratio
Average Annual FTE Jobs over 5 Years	294
New Cumulative Personal Income	\$82,977,295
Cost**	\$4,414,780

*Assumes that 33% of the 100 GED participants complete training and earn higher wages of \$6,800 a year. Assumes that 66% of the 95 OJT/Apprenticeship trainees, or 63, were unemployed but gain jobs because of this program in Admin. and Service industry. Jobs scale up from 63 in year 1 to 315 by year 5. Assumptions from review of relevant research and data on job training and GED programs from national research and DED program data but should be considered very general for the purposes of this study.

**Nominal cost of \$3,592,000 adjusted to reflect a 7% annual growth rate of funds in an alternative investment scenario per HUD base-case discount rate guidance.

Table 8 - Continued

Regional Resiliency		
Inputs*		Cost
Construction		\$3,077,349
Real Estate Fee on Property Acquisition		\$13,500
TOTAL		\$3,090,849
<i>*Assume construction of new facilities within the region spread over two years (2017-2018)</i>		
Benefits		
Average Annual FTE Jobs over 2 Years	16	N/A
New Cumulative Personal Income	\$2,655,029	0.61
Cost*		\$4,366,047
<i>*Nominal cost of \$3,552,349 adjusted to reflect a 7% annual growth rate of funds in an alternative investment scenario per HUD base-case discount rate guidance.</i>		

Table 8 - Continued

All Programs

	Cost	B/C Ratio
TOTAL Inputs	\$37,832,849	
Benefits		
Average Annual FTE Jobs over 5 Years	704	N/A
New Cumulative Personal Income	\$205,718,994	4.15
Cost	\$49,524,138	

Table 9 - Missouri NDRC - Economic Indices

Economic Security Index for the Target Area	Base Measure*	Secondary Measure	Notes
Income Levels			
Median Household Income	\$35,161		2015 ESRI estimate from 2010 Census
Average Household Income	\$44,048		2015 ESRI estimate from 2010 Census
Per Capita Income	\$17,250		2015 ESRI estimate from 2010 Census
Median Household Net Worth	\$24,364		2015 ESRI estimate from 2010 Census
Average Household Net Worth	\$185,352		2015 ESRI estimate from 2010 Census
Out of Pocket Medical Spending			
Total Household budget spent on Healthcare (Insurance & Care)	60	\$2,868.24	ESRI/Consumer Expenditure Survey from BLS
Household budget spent on Health Insurance	61	\$1,616.00	ESRI/Consumer Expenditure Survey from BLS
Household budget spent on Medical Care	60	\$1,252.24	ESRI/Consumer Expenditure Survey from BLS
Household Wealth			
Household budget spent on Homeowner's Insurance	59	\$9.65	ESRI/Consumer Expenditure Survey from BLS
Household budget spent on Renter's Insurance	80	\$15.03	ESRI/Consumer Expenditure Survey from BLS
Total Household Budget spent on a financial investment	30	\$826.61	ESRI/Consumer Expenditure Survey from BLS
Household budget put into Savings	56	\$6,377.67	ESRI/Consumer Expenditure Survey from BLS
Household budget put into Retirement Plans	51	\$743.06	ESRI/Consumer Expenditure Survey from BLS
Economic Well-Being Index for the Target Area			
Consumption			
Median Disposable Income	\$28,739		2015 ESRI estimate from 2010 Census
Average Disposable Income	\$36,796		2015 ESRI estimate from 2010 Census
Household Budget spent on Home Mortgage principal	53	\$1,164.14	ESRI/Consumer Expenditure Survey from BLS
Household Budget spent on new car/truck/van principal	59	\$550.50	ESRI/Consumer Expenditure Survey from BLS
Household Budget spent on used car/truck/van principal	64	\$488.65	ESRI/Consumer Expenditure Survey from BLS
Accumulation of Resources			
Household budget spent on Life/Other insurance Index	58	\$268.17	ESRI/Consumer Expenditure Survey from BLS
Residents with a savings account	76	40.9% of adults	ESRI/Consumer Expenditure Survey from BLS
Household budget put into Savings	56	\$6,377.67	ESRI/Consumer Expenditure Survey from BLS
Household budget put into Retirement Plans	51	\$743.06	ESRI/Consumer Expenditure Survey from BLS
Income Distribution			
Median Household Income	\$35,161		2015 ESRI estimate from 2010 Census
Average Household Income	\$44,048		2015 ESRI estimate from 2010 Census
Per Capita Income	\$17,250		2015 ESRI estimate from 2010 Census
Median Household Net Worth	\$24,364		2015 ESRI estimate from 2010 Census
Average Household Net Worth	\$185,352		2015 ESRI estimate from 2010 Census
Economic Insecurity			
Total Household Budget spent on a financial investment	30	\$826.61	ESRI/Consumer Expenditure Survey from BLS
Household budget put into Savings	56	\$6,377.67	ESRI/Consumer Expenditure Survey from BLS
Household budget put into Retirement Plans	51	\$743.06	ESRI/Consumer Expenditure Survey from BLS

* Index numbers are compared to a national average of 100. Dollar amounts are in 2015 dollars.

Table 10 - Missouri NDRC - Four Performance Metrics

1. Resilience Value - Increases in insured home ownership and increases in insured businesses: Measure the number of insured homeowners created because of the program activities (750 is the model program goal) and the number of insured business owners created (300 is the model program goal). The down payment and closing costs program along with the principal reduction program will create new insured homeowners. The business revolving loan fund and the start-up costs equity investment funds will create new insured business owners.

2. Environmental Value – Reduced Energy Use: Measure energy efficient appliances and improvements funded by the program and calculate the energy consumption decrease. Energy consumption will decrease due to rehabilitation of older homes.

3. Social Value – Education Levels: Measure the population over age 25 with the distribution of education and the number of people directly assisted by training programs to move from one education level to the next. There is a link between social volatility and education levels. Training programs will create educational opportunities and the program overall will increase available income.

4. Economic Revitalization Value – Increased Income: Measure is median household income, which can be measured annually. The model training program will affect 975 workers through on-the-job training, classroom, apprenticeship and Union programs. There is a link between household income, household wealth and economic security.

Table 11 - Missouri NDRC - Sales Tax Revenue Impacts

Municipality	Source: St. Louis County - Missouri Department of Revenue									
	2010	2011	Change 2010-2011	2012	Change 2011-2012	2010-2012	2013	Change 2012-2013	2010-2013	Change 2010-2013
Bellefontaine Neighbors	\$31,463,788	\$31,050,160	-1.31%	\$30,895,274	-0.50%	-1.81%	\$29,196,782	-5.50%	-5.97%	-7.21%
Belleverve	\$10,132,957	\$9,392,231	-7.31%	\$9,811,584	4.46%	-3.17%	\$10,281,373	4.79%	9.47%	1.46%
Bel-Nor	\$3,043,051	\$3,014,302	-0.94%	\$3,843,826	27.52%	26.31%	\$3,940,535	2.52%	30.73%	29.49%
Bel-Ridge	\$34,094,816	\$38,997,211	14.38%	\$42,408,615	8.75%	24.38%	\$50,988,004	20.23%	30.75%	49.55%
Berkeley	\$101,330,468	\$109,148,135	7.72%	\$107,432,251	-1.57%	6.02%	\$110,782,390	3.12%	1.50%	9.33%
Beverly Hills	\$5,369,312	\$4,830,295	-10.04%	\$4,678,333	-3.15%	-12.87%	\$4,631,613	-1.00%	-4.11%	-13.74%
Breckenridge Hills	\$27,993,534	\$28,016,938	0.08%	\$29,324,562	4.67%	4.75%	\$27,542,373	-6.08%	-1.69%	-1.61%
Calverton Park	\$687,639	\$646,244	-6.02%	\$607,125	-6.05%	-11.71%	\$523,484	-13.78%	-19.00%	-23.87%
Country Valley	\$18,867,335	\$18,050,413	-4.33%	\$17,743,409	-1.70%	-5.96%	\$17,530,116	-1.20%	-2.88%	-7.09%
Country Club Hills	\$4,736,226	\$4,567,167	-3.57%	\$4,603,872	0.80%	-2.79%	\$3,996,781	-13.19%	-12.49%	-15.61%
Dellwood	\$29,568,623	\$28,364,117	-4.07%	\$28,371,427	0.03%	-4.05%	\$27,085,255	-4.53%	-4.51%	-8.40%
Edmundson	\$34,097,176	\$34,092,892	-0.01%	\$33,509,238	-1.71%	-1.72%	\$37,740,603	12.63%	10.70%	10.69%
Ferguson	\$259,847,564	\$259,511,741	-0.13%	\$263,877,590	1.68%	1.55%	\$264,796,492	0.35%	2.04%	1.90%
Florrell Hills	\$2,199,203	\$2,137,983	-2.78%	\$2,324,649	8.73%	5.70%	\$2,123,409	-8.66%	-0.68%	-3.45%
Glenn Echo Park	\$67,122	\$54,206	-19.24%	\$51,195	-5.55%	-23.73%	\$64,439	25.87%	18.88%	-4.00%
Greendale	\$510,453	\$474,463	-7.05%	\$445,994	-6.00%	-12.63%	\$423,385	-5.07%	-10.77%	-17.06%
Hanley Hills	\$2,559,079	\$2,508,631	-1.97%	\$2,079,771	-17.10%	-18.73%	\$1,590,189	-23.54%	-36.61%	-37.86%
Hazelwood	\$401,625,577	\$414,226,895	3.14%	\$434,197,009	4.82%	8.11%	\$408,118,064	-6.01%	-1.47%	1.62%
Hillsdale	\$12,701,772	\$15,021,343	18.26%	\$12,295,094	-18.15%	-3.20%	\$10,937,863	-11.04%	-27.18%	-13.89%
Jennings	\$89,677,219	\$90,903,500	1.37%	\$93,247,480	2.58%	3.98%	\$56,131,316	-39.80%	-38.25%	-37.41%
Kinloch	\$249,257	\$312,218	25.26%	\$181,033	-42.02%	-27.37%	\$161,776	-10.64%	-48.18%	-35.10%
Moline Acres	\$20,131,218	\$19,456,565	-3.35%	\$19,070,542	-1.98%	-5.27%	\$18,953,704	-0.61%	-2.58%	-5.85%
Normandy	\$11,598,962	\$12,511,725	7.87%	\$12,470,722	-0.33%	7.52%	\$12,803,078	2.67%	2.33%	10.38%
Northwoods	\$20,202,730	\$19,160,639	-5.16%	\$18,453,494	-3.69%	-8.66%	\$17,760,854	-3.75%	-7.31%	-12.09%
Norwood Court	\$1,872,274	\$1,827,406	-2.40%	\$1,705,635	-6.66%	-8.90%	\$1,635,037	-4.14%	-10.53%	-12.67%
Pagedale	\$21,013,403	\$20,679,616	-1.59%	\$20,011,276	-3.23%	-4.77%	\$20,079,562	0.34%	-2.90%	-4.44%
Pasadena Hills	\$687,836	\$725,488	5.47%	\$635,643	-12.38%	-7.59%	\$589,408	-7.27%	-18.76%	-14.31%
Pasadena Park	\$292,075	\$292,502	0.15%	\$278,528	-4.78%	-4.64%	\$228,035	-18.13%	-22.04%	-21.93%
Pine Lawn	\$7,195,137	\$6,492,633	-9.76%	\$6,307,731	-2.85%	-12.33%	\$5,861,353	-7.08%	-9.72%	-18.54%
Riverview	\$2,199,710	\$2,076,186	-5.62%	\$2,317,506	11.62%	5.36%	\$2,161,365	-6.74%	4.10%	-1.74%
St. John	\$55,304,078	\$55,016,079	-0.52%	\$55,676,233	1.20%	0.67%	\$55,315,173	-0.65%	0.54%	0.02%
Uplands Park	\$268,784	\$257,532	-4.19%	\$260,687	1.23%	-3.01%	\$223,170	-14.39%	-13.34%	-16.97%
Velda City	\$688,108	\$682,427	-0.83%	\$643,917	-5.64%	-6.42%	\$508,148	-21.08%	-25.54%	-26.15%
Velda Village Hills	\$607,687	\$566,925	-6.71%	\$523,773	-7.61%	-13.81%	\$423,691	-19.11%	-25.27%	-30.28%
Wellston	\$12,865,739	\$14,045,457	9.17%	\$12,210,943	-13.06%	-5.09%	\$12,665,908	3.73%	-9.82%	-1.55%
Woodson Terrace	\$80,570,598	\$85,508,604	6.13%	\$87,955,723	2.86%	9.17%	\$88,504,701	0.62%	3.50%	9.85%
Total Target Area	\$1,306,320,509	\$1,334,620,866	2.17%	\$1,360,451,683	1.94%	4.14%	\$1,306,299,428	-3.98%	-2.12%	0.00%
36										
Number of communities with flat or declining sales tax revenue			24	22	24	25	25	25	26	26
Percentage of communities with flat or declining sales tax revenue			67%	61%	67%	69%	69%	69%	72%	72%
Number of communities with sales tax revenue growth lagging county			27	28	29	28	28	31	30	30
Percentage of communities with sales tax revenue growth lagging county			75%	78%	81%	78%	78%	86%	83%	83%
Total St. Louis County	\$14,728,983,170	\$15,120,961,343	2.66%	\$15,518,013,359	2.63%	5.36%	\$15,822,188,045	1.96%	4.64%	7.42%

Table 12 - Missouri NDRC - Insurance Claim Impacts

Weather-Related Losses - Homeowners Insurance Claims in North St. Louis County Target Area

Source: Missouri Department of Insurance

ZIP	# of Covered Homes	2009		2010		2011		2012		2013		2014	
		# Claims	Payments	# Claims	Payments	# Claims	Payments	# Claims	Payments	# Claims	Payments	# Claims	Payments
63121	6,335	220	\$750,866	173	\$591,554	429	\$1,574,354	1,880	\$13,295,114	481	\$4,234,920	246	\$1,485,356
63133	1,400	67	\$346,850	33	\$68,404	80	\$206,109	516	\$2,455,662	82	\$407,685	101	\$503,629
63134	3,710	74	\$181,304	88	\$232,957	533	\$4,760,781	1,042	\$5,859,462	684	\$2,685,004	91	\$306,082
63135	6,176	98	\$301,930	113	\$344,169	1,468	\$12,140,589	844	\$6,249,885	1,331	\$7,007,769	146	\$1,036,732
63136	10,561	321	\$849,969	212	\$638,791	1,327	\$5,684,241	1,214	\$4,601,491	1,405	\$4,678,134	309	\$1,134,410
63137	5,489	88	\$291,322	93	\$203,311	822	\$6,290,699	739	\$3,220,328	589	\$2,080,646	192	\$751,890
63140	24					2	\$10,144	3	\$8,573	2	\$6,310	2	\$6,829
	38,415	929	\$2,888,979	784	\$2,270,271	4,858	\$31,447,296	7,223	\$40,070,430	5,724	\$29,533,402	1,220	\$6,418,047

Average Annual Claim Payments:
 Average Annual Claim Change:
 Payment Total Change:
 # of Claims Change:

\$3,110
 -6.88%
 -21.42%
 -15.61%

\$5,548
 -14.30%
 27.42%
 48.68%

\$5,160
 -6.99%
 -26.30%
 -20.75%

Table 13
Community Center
CONCEPTUAL COST ESTIMATE
September 2015

NEW CONSTRUCTION SUMMARY PAGE

DESCRIPTION	SITE WORK	NEW CONSTRUCTION		FEMA SHELTER (Premium)		TOTAL	
		5,000	\$/SF	1,350	\$/SF		5,000
DEMOLITION							
SITE WORK	ALLOW	\$150,000				\$150,000	
CONCRETE		\$39,238	\$7.85	\$9,750	\$13.00	\$48,988	
MASONRY		\$127,750	\$25.55	\$7,500	\$10.00	\$135,250	
STEEL		\$131,850	\$26.37	\$13,500	\$18.00	\$145,350	
WOOD & PLASTICS		\$4,563	\$0.91	\$188	\$0.25	\$4,750	
WATERPROOFING		\$43,983	\$8.80			\$43,983	
OPENINGS		\$115,000	\$23.00	\$15,000	\$20.00	\$130,000	
FINISHES		\$107,750	\$21.55			\$107,750	
SPECIALTIES							
EQUIPMENT		\$6,500	\$1.30			\$6,500	
BUILT IN FURNISHINGS		\$6,000	\$1.20			\$6,000	
VERTICAL TRANS.							
FIRE PROTECTION		\$11,250	\$2.25			\$11,250	
PLUMBING		\$50,000	\$10.00			\$50,000	
HVAC		\$150,000	\$30.00	\$30,000	\$40.00	\$180,000	
POWER & LIGHTING		\$60,000	\$12.00	\$6,500	\$8.67	\$66,500	
SECURITY		\$11,250	\$2.25			\$11,250	
OTHER WORK (Bldg Area For UPS)				\$17,500	\$23.33	17500	
SUBTOTAL		\$150,000	\$865,133	\$173.03	\$99,938	\$133.25	\$1,115,070
DESIGN CONTINGENCY	15.00%	\$22,500	\$129,770	\$25.95	\$14,991	\$19.99	\$167,261 #
SUBTOTAL		\$172,500	\$994,902	\$198.98	\$114,928	\$153.24	\$1,282,331
GENERAL CONDITIONS	4.00%	\$6,900	\$39,796	\$7.96	\$4,597	\$6.13	\$51,293 #
SUBTOTAL		\$179,400	\$1,034,698	\$206.94	\$119,525	\$159.37	\$1,333,624
G.C. FEE (OVERHEAD & PROFIT)	4.00%	\$7,176	\$41,388	\$8.28	\$4,781	\$6.37	\$53,345 #
SUBTOTAL		\$186,576	\$1,076,086	\$215.22	\$124,306	\$165.74	\$1,386,969
ESC. TO M.P. OF CONST.	1.50%	\$2,799	\$16,141	\$3.23	\$1,865	\$2.49	\$20,805 #
TOTAL		\$189,375	\$1,092,228	\$218.45	\$126,171	\$168.23	\$1,407,773

CONSTRUCTION BUDGET

\$281.55 SF

\$1,407,773

PROJECT SOFT COSTS

Design Fees (Architectural, Structural, MEP, Specialty Consultants)	0.095	\$133,738
Permitting, Testing, Miscellaneous Costs	0.035	\$49,272
Furniture, Fixture and Equipment Costs	0.07	\$98,544
Construction Contingency (5% of Total Construction Cost)	0.05	\$70,389
Total Soft Costs	0.25	\$351,943

TOTAL PROJECT BUDGET

\$1,759,716

Project Cost range +/- 10%

1,583,745

\$1,935,688

THE FOLLOWING ASSUMPTIONS ARE REFLECTED IN THE COST ESTIMATE

1 Assumes 5,000 SF Community Space. 1,500 Sf of "A" occupancy @ 15 sf/person; 3,500 SF of "B" occupancy @ 100 sf/person; Total occupancy assumed is 135 people. FEMA shelter @ 5 SF/person = 675 SF x Usable area factor per ICC 500 = 1350 SF shelter

Table 14
Community Center
CONCEPTUAL COST ESTIMATE
September 2015

REHABILITATION SUMMARY PAGE

DESCRIPTION	SITE WORK	FEMA		RENOVATION		TOTAL	
		SHELTER(Premium)					
		1,350	\$/SF	5,000	\$/SF	5,000	
DEMOLITION				\$48,750	\$19.50	\$48,750	
SITE WORK	ALLOW	\$75,000				\$75,000	
CONCRETE		\$9,750	\$13.00	\$5,750	\$1.15	\$15,500	
MASONRY		\$7,500	\$10.00	\$13,500	\$2.70	\$21,000	
STEEL		\$13,500	\$18.00	\$5,000	\$1.00	\$18,500	
WOOD & PLASTICS		\$188	\$0.25	\$17,500	\$3.50	\$17,688	
WATERPROOFING				\$26,250	\$5.25	\$26,250	
OPENINGS		\$15,000	\$20.00	\$110,000	\$22.00	\$125,000	
FINISHES				\$149,000	\$29.80	\$149,000	
SPECIALTIES				\$7,500	\$1.50	\$7,500	
EQUIPMENT				\$2,000	\$0.40	\$2,000	
BUILT IN FURNISHINGS				\$6,000	\$1.20	\$6,000	
VERTICAL TRANS.							
FIRE PROTECTION				\$12,500	\$2.50	\$12,500	
PLUMBING				\$40,000	\$8.00	\$40,000	
HVAC		\$30,000	\$40.00	\$120,000	\$24.00	\$150,000	
POWER & LIGHTING		\$6,500	\$8.67	\$85,000	\$17.00	\$91,500	
SECURITY				\$11,250	\$2.25	\$11,250	
OTHER WORK (Bldg Area For UPS)		\$17,500	\$23.33			17500	
SUBTOTAL		\$75,000	\$99,938	\$133.25	\$660,000	\$141.75	\$834,938
DESIGN CONTINGENCY	15.00%	\$11,250	\$14,991	\$19.99	\$99,000	\$21.26	\$125,241
SUBTOTAL		\$86,250	\$114,928	\$153.24	\$759,000	\$163.01	\$960,178
GENERAL CONDITIONS	4.00%	\$3,450	\$4,597	\$6.13	\$30,360	\$6.52	\$38,407
SUBTOTAL		\$89,700	\$119,525	\$159.37	\$789,360	\$169.53	\$998,585
G.C. FEE (OVERHEAD & PROFIT)	4.00%	\$3,588	\$4,781	\$6.37	\$31,574	\$6.78	\$39,943
SUBTOTAL		\$93,288	\$124,306	\$165.74	\$820,934	\$176.31	\$1,038,529
ESC. TO M.P. OF CONST.	1.50%	\$1,399	\$1,865	\$2.49	\$12,314	\$2.64	\$15,578
TOTAL		\$94,687	\$126,171	\$168.23	\$833,248	\$178.96	\$1,054,107

CONSTRUCTION BUDGET

\$210.82 SF

\$1,054,107

PROJECT SOFT COSTS

Design Fees (Architectural, Structural, MEP, Specialty Consultants)	0.095	\$100,140
Permitting, Testing, Miscellaneous Costs	0.035	\$36,894
Furniture, Fixture and Equipment Costs	0.07	\$73,787
Construction Contingency (5% of Total Construction Cost)	0.05	\$52,705
Total Soft Costs	0.25	\$263,527

TOTAL PROJECT BUDGET

\$1,317,633

Project Cost range +/- 10%

1,185,870

\$1,449,397

THE FOLLOWING ASSUMPTIONS ARE REFLECTED IN THE COST ESTIMATE

- 1 Assumes 5,000 SF Community Space. 1,500 Sf of "A" occupancy @ 15 sf/person; 3,500 SF of "B" occupancy @ 100 sf/person; Total occupancy assumed is 135 people. FEMA shelter @ 5 SF/person = 675 SF x Usable area factor per ICC 500 = 1350 SF shelter
- 2 Asbestos or other hazardous material abatement is not included in the renovation costs
- 3 Major building repairs or any repairs to the existing mechanical equipment are not included
- 4 Parking lot repairs or resurfacing of existing lots or drives are not included in renovation costs

n/a

Attachment G – Waiver Requests

State of Missouri

MOAttG-WaiverRequests.pdf

October 2, 2015

Mr. Stanley Gimont
Director, Office of Block Grant Assistance
U.S. Department of Housing and Urban Development
451 7th Street S.W.
Washington, DC 20410

Dear Mr. Gimont:

As you are aware, Public Law 113-2 provides funding under the Community Development Block Grant National Disaster Resilience Allocation (Competition) (NDRC) and also provides the Secretary of HUD the authority to “waive, or specify alternative requirements for”, any provision of the statute or regulation that the Secretary administers in connection with the obligation by the Secretary or the use by the recipient of these funds (except for requirements related to fair housing, nondiscrimination, labor standards, and the environment)” if the Secretary finds that 1) good cause exists; and 2) the waiver is not inconsistent with the overall purposes of title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.)” Public Law 113-2 also permits OMB the authority to grant waivers of the two year expenditure requirement, which authority OMB has granted to HUD to provide under limited circumstances.

The Notice of Funding Availability related to those funds provides for a means for eligible applicants to request certain necessary waivers of the program requirements to affect a successful recovery from the disaster related events. Please consider this letter as the State of Missouri’s request for waivers, as outlined below, to accompany our request for funds. We consider these requests integral to the implementation and success of our efforts under the NDRC. The basis of the requests comes with good cause and the requests are not inconsistent with Title I of the HCDA. Missouri is not seeking any waivers requiring the change of National Objective or the eligible activities described at 42 U.S.C. Section 5305(a). We are, however, requesting the following waivers as outlined below.

Waiver Request #1

Section 904(c) under Title IX of Public Law 113-2 requires that all funds be expended within two years of the date HUD obligates funds to a grantee (funds are obligated to a grantee upon HUD’s signing of the grantee’s CDBG-DR grant agreement). The attached application from the State of Missouri proposes a timeline that extends beyond the 24 month timeline for completion. Since we are applying to administer a “program” in our target area, instead of a “project”, we have designed access to the program to meet the “obligation” deadline requirements but will need the additional time to expend funds in the activity areas of housing and economic development. As our application describes, in order to attain success working in the target area of North St. Louis County, we need to establish a “ground” up delivery system that integrates

local residents into the model. The method of distribution needs to be unique and collaborative to reach a population that lacks trust. The delivery system must also build capacity for non-profit service providers in the future so that they solidly embed themselves in the community and neighborhoods to positively affect future development activities. The program timeline follows:

- **January 2016 (early)** - Assignment of administration staff by Partners
- **January 2016 (late)** - Finalization of marketing plan by staff and Partners
- **February 2016** - Hold conference for potential applicants / community innovators to launch the process to create the Centers of Opportunity and Innovation and to begin marketing of the program to the community
- **March 2016** - Partners release formal call for proposals and implement marketing program to potential applicants / community innovators
- **April 2016** - Staff receives and reviews proposals, reviews collaborations based on eligibility criteria, and issues invitations to “Pitch In” event (similar to “shark tank”)
- **May 2016** - Partners host “Pitch-In” event in North St. Louis County. A panel of experts from a range of backgrounds serves as evaluators. The community audience is encouraged to participate in the selection process via keypad polling.
- **May 2016 (late)** - Partners select winners of “Pitch-In” event. Chosen applicants / community innovators may be asked to refine their proposal or form additional collaborations in order to better meet the program objectives. Each selected team is awarded \$25,000 to develop a more complete proposal and build a community-based collaborative program. Each team is provided technical assistance from a consultant retained by the Partners to conduct a complete benefit-cost analysis of the program proposal using the benefit-cost model provided in the Partner’s NDRC submittal to HUD.
- **June 2016 (early)** - Partners publish full proposal application and guidelines for selected applicants / community innovators.
- **July 2016(late)** - Full application due from selected applicants / community innovators
- **August 2016** - Partners complete evaluation of applications and issue contracts for Centers of Opportunity and Innovation
- **September 2016** - Initiate environmental review, followed by Notice to Proceed
- **September 2017** – Year 1 program activities complete
- **September 2017** – Year 2 program activities complete, 100% obligation of funds
- **September 2019**– Year 3 program activities complete
- **September 2020** – Year 4 program activities complete
- **September 2021** – Year 5 program activities complete, 100% expenditure of funds

While the eligible activities related to housing and economic development are not complex in nature, the target audience is. It is imperative to build a local system of delivery and it is imperative to build capacity at the local level to attain the resilience that we are seeking in this area of impact and distress. The outcomes designed under each activity will create reasonable annual metrics. The additional years are necessary to accomplish the impact and to address the need. The State of Missouri respectfully requests the issuance of a waiver of the expenditure of funds provided with the authority granted by OMB under Section 904(c) under Title IX of Public Law 113-2.

Waiver Request #2

Section 122 of the Housing and Community Development Act of 1974 (HCDA) allows a suspension of requirements for disaster areas. Section 122 reads as follows: For funds designated under this chapter by a recipient to address the damage in an area for which the President has declared a disaster under title IV of the Robert T. Stafford Disaster Relief and Emergency Assistance Act [42 U.S.C. 5170 et seq.], the Secretary may suspend all requirements for purposes of assistance under section 5306 of this title for that area, except for those related to public notice of funding availability, nondiscrimination, fair housing, labor standards, environmental standards, and requirements that activities benefit persons of low- and moderate-income. (Pub. L. 93-383, title I, Sec. 122, as added Pub. L. 103-233, title II, Sec. 234, Apr. 11, 1994, 108 Stat. 369.)

We are requesting such a suspension as referenced in the preceding paragraph to allow the State to use existing and available program income, generated from the State's annual formula CDBG program, to address remaining unmet need (damage) from either, or both, Presidential Disaster Declarations 1980 (declared in 2011) and 4130 (declared in 2013) in St. Louis County.

The State received Supplemental Disaster Appropriations due to Presidentially Declared Disaster events in 2011 (Public Law 112-55 - \$8,719,059 and Public Law 113-2 - \$11,844,000). The State continues to obligate these allocations to meet unmet need from the eligible disaster events; however, pending applications exceed the remaining DR funds from these two appropriations. Remaining unmet need is documented elsewhere in the NDRC application under Exhibit D - Need.

We appreciate HUD's consideration of these waiver requests, and believe that they will strongly enhance our resilient recovery efforts in North St. Louis County as detailed in our NDRC application.

Sincerely,



Sallie Hemenway
Director, Business & Community Services

n/a

Attachment H – Crosswalk Checklist

State of Missouri

MOAttH-CrosswalkChecklist.pdf

CDBG-RDR CROSSWALK CHECKLIST

(TABLE OF CONTENTS)

Applicant Name (must match name of eligible applicant): *State of Missouri*

Primary Responsible Agency: *Department of Economic Development*

Competition Phase: *Phase 2*

Checklist of Exhibits

Exhibit	PHASE 2	DOCUMENT/FILENAME	PAGE
	Crosswalk Checklist / Table of Contents	MOAttH-CrosswalkChecklist.pdf	AttH-0
A	Executive Summary	01MissouriExA-ExecutiveSummary.pdf MOAttE12-PriorityArea.pdf MOAttE14-PromiseZone.pdf MOAttE19-BuildingAssetsCogs.pdf MOAttE20-BuildingAssetsRendering.pdf	ExA-0
B	Threshold Narrative	02MissouriExB-ThresholdRequiremnts.pdf	ExB-0
	<ul style="list-style-type: none"> General Section 	02MissouriExB-ThresholdRequiremnts.pdf	ExB-1
	<ul style="list-style-type: none"> Eligible Applicant 	02MissouriExB-ThresholdRequiremnts.pdf MOExB01-EligibleApplicant.pdf MOAttE02-DisasterDeclarationsMO.pdf	ExB-1
	<ul style="list-style-type: none"> Eligible County 	02MissouriExB-ThresholdRequiremnts.pdf MOExB02EligibleCounty.pdf MOExB03SubCountyTargetAreaBlkGrp.pdf MOAttE06-TargetAreaBlkGrp.pdf MOAttE07-TornadoHistory.pdf	ExB-1
	<ul style="list-style-type: none"> Most Impacted and Distressed Target Area 	02MissouriExB-ThresholdRequiremnts.pdf MOExB04MostImpactedHousing.pdf MOExB05MostImpactedInfrast.pdf MOExB06MostImpactedInfrast.pdf MOExB07MostImpactedEconRev.pdf MOExB08MostDistressedLowMod.pdf MOExB09MostDistressedRenters.pdf MOExB10MostDistressedEconFragile.pdf MOExB11MostDistressedEnvBrownfld.pdf MOExB12UnmetNeedHousSurvey.pdf MOExB14UnmetNeedHousNoResources.pdf MOExB15UnmetNeedHousDirectDamage.pdf MOExB16UnmetNeedHousNoCDBGAvail.pdf MOExB17UnmetNeedEconDamagedBiz.pdf MOExB18UnmetNeedEcon6DamagedBiz.pdf MOExB19UnmetNeedEconNoResources.pdf MOExB20MostImpactedEnvDegrMDC.pdf MOAttE10-Brownfields.pdf MOAttE14-PromiseZone.pdf	ExB-2
	<ul style="list-style-type: none"> Eligible Activity 	02MissouriExB-ThresholdRequiremnts.pdf	ExB-6

Missouri NDRC Application – Attachment H Crosswalk Checklist

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	<ul style="list-style-type: none"> Proposal Incorporates Resilience 	02MissouriExB-ThresholdRequiremnts.pdf MOAttE15-EconomicMobility.pdf	ExB-6
	<ul style="list-style-type: none"> National Objective 	02MissouriExB-ThresholdRequiremnts.pdf	ExB-6
	<ul style="list-style-type: none"> Overall Benefit 	02MissouriExB-ThresholdRequiremnts.pdf	ExB-6
	<ul style="list-style-type: none"> Tie-back 	02MissouriExB-ThresholdRequiremnts.pdf	ExB-6
	<ul style="list-style-type: none"> One application per Applicant 	Single Application from State of Missouri	
	<ul style="list-style-type: none"> Certifications 	02MissouriExB-ThresholdRequiremnts.pdf MOAttC-CDBGNDRCertifications.pdf	ExB-5
C	Factor 1 – Capacity	03MissouriExC-Factor1Capacity.pdf MOAttD-ConsultationSummary.pdf MOAttE11-MissouriCDBGNDRPartners.pdf MOAttE14-PromiseZone.pdf MOAttE17-CommunityEngagement.pdf MOAttE19-BuildingAssetsCogs.pdf	ExC-0
	<ul style="list-style-type: none"> Subfactor: Past Experience 	03MissouriExC-Factor1Capacity.pdf	ExC-1
	<ul style="list-style-type: none"> Subfactor: Management Structure 	03MissouriExC-Factor1Capacity.pdf	ExC-8
D	Factor 2 – Need	04MissouriExD-Factor2Need.pdf MOAttE09-AgeofHousing.pdf MOAttE18-ImbalancedCommunity.pdf	ExD-0
	<ul style="list-style-type: none"> Subfactor: Target Area / Unmet Needs 	04MissouriExDFactor2Need.pdf MOAttE07-TornadoHistory.pdf MOAttE04-ClimateChangeImpactTemp.pdf MOAttE05-ClimateChangeImpactPrecp.pdf MOAttE10-Brownfields.pdf MOAttE12-PriorityArea.pdf MOAttE13-FloodHazards.pdf	ExD-1
	<ul style="list-style-type: none"> Subfactor: Resilience Need 	04MissouriExD-Factor2Need.pdf MOAttF-BenefitCostanalysis.pdf	ExD-6 ExD-7 ExD-10
	<ul style="list-style-type: none"> Subfactor: Best Actions 	MOAttB-LeverageDocumentation.pdf 04MissouriExD-Factor2Need.pdf	ExD-12
E	Factor 3 – Soundness of Approach	05MissouriExE-Factor3Soundness.pdf MOAttB-LeverageDocumentation.pdf MOAttD-ConsultationSummary.pdf MOAttE12-PriorityArea.pdf MOAttE15-EconomicMobility.pdf MOAttE14-PromiseZone.pdf MOAttF-BenefitCostanalysis.pdf	ExE-0

Missouri NDRC Application – Attachment H Crosswalk Checklist

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	<ul style="list-style-type: none"> Subfactor: Project / Frame correspond 	05MissouriExE-Factor3Soundness.pdf MOExE17-CommunityEngagement.pdf MOAttE18-ImbalancedCommunity.pdf MOAttE19-BuildingAssetsCogs.pdf	ExE-2
	<ul style="list-style-type: none"> Subfactor: Increase resilience 	05MissouriExE-Factor3Soundness.pdf MOAttE16-PersonalResilience.pdf	ExE-10
	<ul style="list-style-type: none"> Subfactor: Model/replicable/ holistic 	05MissouriExE-Factor3Soundness.pdf MOAttD-ConsultationSummary.pdf	ExE-21
F	Factor 4 – Leverage	06MissouriExF-Factor4Leverage.pdf MOAttB-LeverageDocumentation.pdf MOAttD-ConsultationSummary.pdf MOAttE11-MissouriCDBGNDRPartners.pdf MOAttF-BenefitCostanalysis.pdf	ExF-0 AttF-33
G	Factor 5 – Long-Term Commitment	07MissouriExG-Factor5Commitment.pdf	ExG-0

Checklist of Attachments

Attachment (No Page Limit)	PHASE 2	DOCUMENT/FILENAME	PAGE
A	Partner Documentation for Each Partner	MOAttA-PartnerDocumentation.pdf	AttA-0
B	Leverage Documentation	MOAttB-LeverageDocumentation.pdf	AttB-0
C	CDBG-NDR Certification	MOAttC-CDBGNDRCertification.pdf	AttC-1
D	Consultation Summary	MOAttD-ConsultationSummary.pdf	AttD-0
	Consistency with Planning Documents	MOAttD- ConsultationSummary.pdf	AttD-2
	HUD 2991 (Missouri)	MOAttD- ConsultationSummary.pdf	AttD-2
E	Optional Maps, Drawings, Renderings	MOAttE00-MapsandDrawings.pdf	AttE-0
		MOAttE01-DisasterDeclarationsUS.pdf	AttE-1
		MOAttE02-DisasterDeclarationsMO.pdf	AttE-2
		MOAttE03-DisasterWeatherCompare.pdf	AttE-3
		MOAttE04-ClimateChangeImpactTemp.pdf	AttE-4
		MOAttE05-ClimateChangeImpactPrecp.pdf	AttE-5
		MOAttE06-TargetAreaBlockGroup.pdf	AttE-6
		MOAttE07-TornadoHistory.pdf	AttE-7
		MOAttE08-TargetAreaNorthCounty.pdf	AttE-8
		MOAttE09-AgeofHousing.pdf	AttE-9
		MOAttE10-Brownfields.pdf	AttE-10
		MOAttE11-MissouriCDBGNDRPartners.pdf	AttE-11
		MOAttE12-TargetAreaInsured.pdf	AttE-12
		MOAttE13-FloodHazards.pdf	AttE-13

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		MOAttE14-PromiseZone.pdf	AttE-14
		MOAttE15-EconomicMobility.pdf	AttE-15
		MOAttE16-PersonalResilience.pdf	AttE-16
		MOAttE17-CommunityEngagement.pdf	AttE-17
		MOAttE18-ImbalancedCommunity.pdf	AttE-18
		MOAttE19-BuildingAssetsCogs.pdf	AttE-19
		MOAttE20-BuildingAssetsRendering.pdf	AttE-20
F	Benefit-Cost Analysis	MOAttF-BenefitCostanalysis.pdf	AttF-0
G	Waiver Requests	MOAttGWaiverRequests.pdf	AttG-0
H	Crosswalk Checklist	MOAttHCrosswalkChecklist.pdf	AttH-0
	SF-424		
	Comment Summary by Topic, List of Comments, and Applicant Response	MOAttDConsultationSummary.pdf	AttD-9
I	MID-URN Summary Checklist	MOAttIMIDURNSummaryChecklist.pdf	AttI-1

n/a

Attachment I – MID-URN Summary Checklist

State of Missouri

MOAttI-MIDURNSummaryChecklist.pdf

MID-URN SUMMARY CHECKLIST B

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MOST IMPACTED CHARACTERISTICS: considers the damage resulting from the Qualified Disaster		
- Response must include at least one criterion		
- For each criteria category selected, the corresponding data source and data documentation response must be provided		
Target Area Name:	Data Source	Data Documentation
<p>Criteria</p> <p>Housing damage due to eligible disaster:</p> <p><input checked="" type="checkbox"/> Damage to a minimum of 100 homes</p> <p>OR</p> <p><input checked="" type="checkbox"/> Serious damage to a minimum of 20 homes</p>	<p><input checked="" type="checkbox"/> Appendix C list of disasters with concentrations of housing damage meeting this requirement OR</p> <p><input type="checkbox"/> Local data:</p> <p><input type="checkbox"/> Data shows concentrated damage meeting standard, AND</p> <p><input type="checkbox"/> HUD agrees with its validity</p>	<p><input checked="" type="checkbox"/> Link: 02MissouriExBThresholdRequirements.pdf MOExB04MostImpactedHousing.pdf</p> <p><input checked="" type="checkbox"/> Page number(s) in application: ExB-2 ExB04-pg. 6-7</p>
<p>Infrastructure:</p> <p><input checked="" type="checkbox"/> Damage from the eligible disaster to permanent infrastructure in a sub-county area estimated at \$2 million or greater</p>	<p><input type="checkbox"/> An engineering report OR</p> <p><input type="checkbox"/> FEMA Project Worksheet with an estimated repair amount OR</p> <p><input checked="" type="checkbox"/> Other evidence of an estimate of expenditures to make repairs</p>	<p><input checked="" type="checkbox"/> Link: 02MissouriExBThresholdRequirements.pdf MOExB05MostImpactedInfrastr.pdf MOExB06MostImpactedInfrastr.pdf</p> <p><input checked="" type="checkbox"/> Page number(s) in application: ExB-2 ExB05-pg. 8 ExB05-pgs. 9-11</p>
<p>Economic Revitalization:</p> <p><input checked="" type="checkbox"/> At least one percentage point higher local unemployment rate in the impacted area six to 12 months after the qualifying disaster compared to the same month in the year prior to the disaster in that area OR</p> <p><input type="checkbox"/> Specific information that 50 or more people were no longer employed in or near the most impacted area for six months or longer due to the disaster OR</p> <p><input checked="" type="checkbox"/> Other harm to the economy due to the disaster</p>	<p><input checked="" type="checkbox"/> Describe how the employment loss or harm stems from the Qualified Disaster (applicant may support a short description with local data or surveys)</p>	<p><input checked="" type="checkbox"/> Link: 02MissouriExBThresholdRequirements.pdf MOExB07MostImpactedEconRev.pdf MOExB17UnmetNeedEconDamagedBiz.pdf MOExB18UnmetNeedEcon6DamagedBiz.pdf MOExB19UnmetNeedEconNoResources.pdf</p> <p><input checked="" type="checkbox"/> Page number(s) in application: ExB-2 and 3 ExB07-pgs. 12-13 ExB17-pg. 49 ExB18-pg. 50 ExB19-pgs. 51-54</p>

MID-URN SUMMARY CHECKLIST B

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<p>Environmental Degradation</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Must describe the damage to the environment from the qualifying disaster putting the housing, infrastructure and/or economic drivers in the area at risk of great harm for a future disaster. 	<p>Support with references to any studies supporting the claim of future risk</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Link: <i>02MissouriExBThresholdRequirements.pdf</i> <i>MOExB20MostImpactedEnvDegrMDC.pdf</i> <input checked="" type="checkbox"/> Page number(s) in application: <i>ExB-3</i> <i>ExB20-55 to 58</i>
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MOST DISTRESSED CHARACTERISTICS: considers stress or deficit factors prior to the Qualified Disaster Response must include at least one criterion
 - For each criteria category selected, the corresponding data source and data documentation response must be provided

Target Area Name:		Data Source		Data Documentation	
Criteria					
<p>Disaster impacted low- and moderate-income households:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> More than 50 percent of people in the target area are at less than 80 percent of the area median income 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> CDBG low- and moderate-income summary data 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Link: <i>02MissouriExBThresholdRequirements.pdf</i> <i>MOExB08MostDistressedLowMod.pdf</i> <input checked="" type="checkbox"/> Page number(s) in application: <i>ExB-3</i> <i>ExB08-pgs.14-16</i> 	<p>Loss/shortage of affordable rental housing:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Disaster-impacted target area has a minimum of 100 renters with income less than 50 percent of median in a target area AND: <ul style="list-style-type: none"> <input checked="" type="checkbox"/> 60 percent or more of these have severe housing programs OR <input type="checkbox"/> As a result of the effects of the disaster there is new high risk of damage to more than 100 assisted rental housing units from a future event the intended intervention would protect against 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Provide a 1-2 paragraph description, with supporting data, to demonstrate this characteristic 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Link: <i>02MissouriExBThresholdRequirements.pdf</i> <i>MOExB09MostDistressedRenters.pdf</i> <input checked="" type="checkbox"/> Page number(s) in application: <i>ExB-3</i> <i>ExB09-pgs. 17-21</i>

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MOST DISTRESSED CHARACTERISTICS: considers stress or deficit factors prior to the Qualified Disaster Response must include at least one criterion		
For each criteria category selected, the corresponding data source and data documentation response must be provided		
Target Area Name:		
Criteria	Data Source	
Data Documentation		
<p>Disaster impacted a federal target area or economically fragile area: (must choose at least one to meet this criteria)</p> <p><input type="checkbox"/> Tribal area</p> <p><input checked="" type="checkbox"/> HUD Promise Zone site</p> <p><input type="checkbox"/> HUD Strong Cities Strong Communities site</p> <p>AND/OR</p> <p><input checked="" type="checkbox"/> Has an unemployment rate more than 125 percent of the national average unemployment rate</p>	<p><input checked="" type="checkbox"/> Demonstrate this characteristic and provide supporting documentation</p>	<p><input checked="" type="checkbox"/> Link: 02MissouriExBThresholdRequirements.pdf MOExB10MostDistressedEconFragile.pdf MOExB21MostDistressedPromiseZone MOAttE14-PromiseZone</p> <p><input checked="" type="checkbox"/> Page number(s) in application: ExB-4 ExB10-pg. 22 AttE14-pg. 14</p>
<p>Disaster impacted an area with prior documented environmental distress:</p> <p><input checked="" type="checkbox"/> Disaster impacted an area with prior documented environmental distress (e.g., affected area contains or is adjacent to and negatively affected by a contaminated property cleaned, undergoing cleanup, or proposed for cleanup)</p>	<p><input checked="" type="checkbox"/> State-maintained Brownfield site list OR</p> <p><input type="checkbox"/> Other documentation of prior environmental distress</p>	<p><input checked="" type="checkbox"/> Link: 02MissouriExBThresholdRequirements.pdf MOExB11MostDistressedEnvBrownfld.pdf MOAttE10Brownfields.pdf</p> <p><input checked="" type="checkbox"/> Page number(s) in application: ExB-4 ExB11-pgs. 23-27 AttE10-pg.10</p>
<p>Housing:</p> <p><input checked="" type="checkbox"/> A concentration of housing damage in a sub-county area due to the eligible disaster causing damage or serious damage to at least 10 percent of the homes located there</p>	<p><input checked="" type="checkbox"/> Appendix C list of disasters with concentrations of housing damage meeting this requirement OR</p> <p><input type="checkbox"/> Local data:</p> <p><input type="checkbox"/> Data shows concentrated damage meeting standard, AND</p> <p><input type="checkbox"/> HUD agrees with validity</p>	<p><input checked="" type="checkbox"/> Link: 02MissouriExBThresholdRequirements.pdf MOExB04MostImpactedHousing.pdf</p> <p><input checked="" type="checkbox"/> Page number(s) in application: ExB-4 ExB04-pgs. 6-7</p>

MID-URN SUMMARY CHECKLIST B

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UNMET RECOVERY NEED	
- Response must include at least one criterion	
- For each criteria category selected, the corresponding data source and data documentation response must be provided	
Target Area Name:	Criteria
	<p>Housing:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Twenty or more households are still displaced from housing due to the disaster and will not be served by existing programs OR <input checked="" type="checkbox"/> There are twenty or more still damaged housing units in or near a most impacted and distressed sub-county target area that were damaged by the disaster and cannot be repaired with existing programs
Data Source	Data Documentation
<p>Currently running a CDBG-DR or other recovery housing program:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Analysis that shows the program waiting list AND <input type="checkbox"/> A reasonable estimate of aggregated average unmet repair needs exceeds the existing CDBG-DR fund available. <p>Not currently running a CDBG-DR or other housing recovery program:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Briefly explain why prior allocations of CDBG-DR funding, together with other funding sources, are inadequate to provide housing AND: <input type="checkbox"/> Provide recent emergency management data indicating households are still displaced from the disaster <p>OR</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Provide methodologically sound “windshield survey” of the most impacted and distressed target area conducted since January 2014 AND <input checked="" type="checkbox"/> A list of 20 addresses of units identified with remaining damage <input checked="" type="checkbox"/> At least 9 of these addresses confirming (i) the damage is due to the disaster and (ii) they have inadequate resources from insurance/FEMA/SBA for completing repairs 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Link: <ul style="list-style-type: none"> 02MissouriExBThresholdRequirements.pdf MOExB12UnmetNeedHousSurvey.pdf MOExB14UnmetNeedHousNoResources.pdf MOExB15UnmetNeedHousDirectDamage.pdf MOExB16UnmetNeedHousNoCDBGAvail.pdf <input checked="" type="checkbox"/> Page number(s) in application: <ul style="list-style-type: none"> ExB-4 ExB12-pg. 28 ExB14-pgs. 29-44 ExB15-pg. 45-47 ExB16-pg. 48

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UNMET RECOVERY NEED		
- Response must include at least one criterion		
- For each criteria category selected, the corresponding data source and data documentation response must be provided		
Target Area Name:	Criteria	Data Source
	<p>Infrastructure:</p> <ul style="list-style-type: none"> <input type="checkbox"/> There is damage to permanent public infrastructure from the qualifying disaster (i.e. FEMA Category C to G) that has not been repaired due to inadequate resources, in or serving the most impacted and distressed target area(s) AND <input type="checkbox"/> Describe the damage, location of the damage to permanent public infrastructure relative to the most impacted and distressed target area(s), the amount of funding required to complete repairs, and the reason there are inadequate funds AND <input type="checkbox"/> A minimum \$400,000 in unfunded permanent infrastructure repair needs 	<ul style="list-style-type: none"> <input type="checkbox"/> An engineering report OR <input type="checkbox"/> a FEMA Project Worksheet(s) with an estimated repair amount <p>AND</p> <ul style="list-style-type: none"> <input type="checkbox"/> A sources and uses statement for the repairs showing the funding shortfall (total repair costs may include the extra cost to repair this infrastructure resiliently) AND <input type="checkbox"/> Your explanation of why existing CDBG-DR resources, together with other funding sources, are inadequate to meet this repair need
		<p>Data Documentation</p> <ul style="list-style-type: none"> <input type="checkbox"/> Link: <input type="checkbox"/> Page number(s) in application:

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UNMET RECOVERY NEED		
- Response must include at least one criterion		
- For each criteria category selected, the corresponding data source and data documentation response must be provided		
Target Area Name:		
Criteria	Data Source	
Data Documentation		
<p>Economic Revitalization:</p> <p><input checked="" type="checkbox"/> There are continuing unmet economic revitalization recovery needs due to the disaster in or near the most impacted and distressed sub-county target area(s) that cannot be addressed with existing resources, including CDBG-DR funds already allocated AND</p> <p>AND demonstrate one of the following:</p> <p><input checked="" type="checkbox"/> A minimum of 5 businesses with remaining repair needs;</p> <p><input type="checkbox"/> Business revenues continued to be decreased by 10 percent or more relative to revenues prior to the disaster for one or more modest-sized employers (10 or more employees) due to the disaster; OR</p> <p><input type="checkbox"/> Three or more smaller businesses show revenues 10 percent less than prior revenues</p> <p>AND</p> <p><input checked="" type="checkbox"/> Provide a narrative statement describing the extent of those needs and how the needs are connected with the disaster and the most impacted and distressed sub-county target area</p>	<p><input checked="" type="checkbox"/> Unmet repair needs narrative for businesses:</p> <p><input checked="" type="checkbox"/> “Windshield survey” showing a minimum of 5 businesses with remaining repair needs AND</p> <p><input checked="" type="checkbox"/> A survey of 5 business owners confirming damage due to the disaster and repairs not completed due to not receiving adequate resources from insurance and (if applicable) other federal funds AND</p> <p><input checked="" type="checkbox"/> Addresses of businesses with continuing needs</p> <p>OR</p> <p><input type="checkbox"/> Decreased revenues narrative for business(es):</p> <p><input type="checkbox"/> Analysis by a reputable public or private source showing continuing economic damage to the target area within a HUD-identified most impacted county due to the disaster or a survey of business(es) who provide (i) number of employees before the storm and current; (ii) total gross revenues in year before disaster and total gross revenues in most recent year; and (iii) a description of how the reduction in revenues is related to the disaster AND</p> <p><input type="checkbox"/> One modest size employer (10 or more employees) or three smaller businesses (fewer than 10 employees) must show most recent year total gross revenues of 10 percent less than the year before the disaster and there needs to be a clean connection to the disaster AND</p> <p><input type="checkbox"/> Names and addresses of impacted businesses</p>	<p><input checked="" type="checkbox"/> Link: 02MissouriExBThresholdRequirements.pdf MOExB17UnmetNeedEconDamagedBiz.pdf MOExB18UnmetNeedEcon6DamagedBiz.pdf MOExB19UnmetNeedEconNoResources.pdf</p> <p><input checked="" type="checkbox"/> Page number(s) in application: ExB-5 ExB17-pg. 49 ExB18-pg. 50 ExB19-pgs. 51-53</p>

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UNMET RECOVERY NEED		
- Response must include at least one criterion		
- For each criteria category selected, the corresponding data source and data documentation response must be provided		
Target Area Name:	Criteria	Data Source
	<p>Environmental Degradation:</p> <p><input checked="" type="checkbox"/> There is environmental damage from the qualifying disaster that has not yet been addressed and cannot be addressed with existing resources</p> <p>AND</p> <p><input checked="" type="checkbox"/> Describe the remaining damage and how the damage is connected with the qualifying disaster and the most impacted and distressed sub-county target area. AND</p> <p><input checked="" type="checkbox"/> Describe the remaining damage to the environment with a cost estimate for making repairs or reconstruction that is \$400,000 or greater and support with references to any studies supporting them</p>	<p><input checked="" type="checkbox"/> Link: 02MissouriExBThresholdRequirements.pdf MOExB20MostImpactedEnvDegrMDC.pdf Source: Chicago's Urban Forest Ecosystem Source: Reducing Urban Heat Islands</p> <p><input checked="" type="checkbox"/> Page number(s) in application: ExB-5</p>